

GREAT EXPECTATIONS:

Australian Baby Boomer Women, Policy and
Older Labour Force Participation

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Abstract

As the vanguard generation of rapid population ageing in Australia, Baby Boomers have represented a substantive challenge to government policy makers. Increasing older labour force participation has been promoted as the preeminent policy initiative most likely to reduce the labour force shrinkage and increased fiscal demand likely to be caused by the retirement of this disproportionately large generation. This “one size fits all” policy does not, however, sufficiently consider the significant diversities within the Baby Boomer generation.

The systems approach guiding this research clusters environmental influences around the subjective experiences of labour force participation recounted by Australian Baby Boomer women. Nine research questions directed the data collection, analysis and findings of this thesis that populate a systems framework and underpin the discussion and conclusion. An analysis of data from key policy documents provides a clear overview of the aims and objectives of policy seeking to increase older labour force participation. Census and HILDA data is analysed to establish a quantitative context that identifies factors implicated in the divergence of labour force participation patterns for Baby Boomer men and Baby Boomer women. Primary data obtained from semi structured interviews of the Baby Boomer women respondents from North West Adelaide provides insight into experiences at the individual (micro) level and that reflect the effects of elements at national (meso) and global (macro) levels.

This research found that several factors constrained the ability of Baby Boomer women to comply with policy urging increased older labour force participation. Notwithstanding generally accepted correlations between qualification levels and older labour force participation, both the timing and type of qualification are likely determinants of older labour force participation among Baby Boomer women. It also found that, whilst marital status has often been linked to higher financial wellbeing amongst older women, links between marital status and labour force participation were most often associated with changes in marital status over the life course. The effects of competing policies such as those promoting family based provision of care and those supporting a ‘laissez faire’ economy were found to frustrate the aims of policies targeting increased older labour force

participation by women. In the case of many Baby Boomer women this policy discord can be directly linked to the obstruction of pathways to labour force participation and statuses that might enhance future financial self-sufficiency. The findings of this thesis urge deeper consideration of the impacts of this policy for Baby Boomer women specifically and older women generally.

Declaration

I certify that this work contains no material which has been accepted for the award of any other degree or diploma in my name, in any university or other tertiary institution and, to the best of my knowledge and belief, contains no material previously published or written by another person, except where due reference has been made in the text. In addition, I certify that no part of this work will, in the future, be used in a submission in my name, for any other degree or diploma in any university or other tertiary institution without the prior approval of the University of Adelaide and where applicable, any partner institution responsible for the joint-award of this degree. I give permission for the digital version of my thesis to be made available on the web, via the University's digital research repository, the Library Search and also through web search engines, unless permission has been granted by the University to restrict access for a period of time. I acknowledge the support I have received for my research through the provision of an Australian Government Research Training Program Scholarship.

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Glossary

Advanced Diploma:	This level of qualification sits at level 6 of the Australian Qualifications Framework and results in the acquisition of specialised skills that enable individuals to take on advanced skilled or paraprofessional work and provides a pathway to further learning (Commonwealth Government of Australia, 2017)
Australian Qualifications Framework:	<p>The Australian Qualifications Framework (AQF) is a single national, comprehensive system of qualifications offered by higher education institutions (including universities), vocational education training institutions and secondary schools (Commonwealth Government of Australia, 2017).</p> <p>The revised AQF, introduced in 2011, has 10 levels - each with defined criteria based on learning outcomes. From January 2015, all new enrolments must be into courses that meet the requirements of the revised AQF.</p>
Baby Boomers:	Those people born between the years of 1946 and 1965.
Bachelor Degree:	Bachelor Degrees which are designated level 7 within the Australian Qualifications Framework, confer a broad and coherent body of knowledge in a range of contexts to undertake professional work and as a pathway to further learning (Commonwealth Government of Australia, 2017).
Census:	A paper or internet based survey. The Census of Population and Housing uses the self-enumerated questionnaire module to produce unemployment estimates that are consistent with the international standards (ABS, 2017).
Certificate:	This category includes Certificates I, II, III and IV, which provide individuals with the skills appropriate to various occupations, provide a pathway to further learning and represent the first four levels of the Australian Qualifications Framework (Commonwealth Government of Australia, 2017).
Diploma:	Diplomas qualify individuals to undertake advanced skilled or paraprofessional work and to provide a pathway for further learning and represent the level 5 of the Australian Qualifications Framework (Commonwealth Government of Australia, 2017).

Disability:	Disability can be defined as any long-term health condition, disability or impairment which has lasted or is likely to last six months or more and restricts everyday activity and cannot be corrected by medication or medical aids (Centre for Social Impact, 2016).
Early Cohort (Baby Boomers):	Those people born between the years of 1946 and 1955.
Graduate Certificate:	This level of qualification sits at level 6 of the Australian Qualification Framework and results in the acquisition of specialised skills that enable individuals to take on advanced skilled or paraprofessional work and provides a pathway to further learning (Commonwealth Government of Australia, 2017).
Graduate Diploma:	This level of qualification also sits at level 6 of the Australian Qualification Framework and results in the acquisition of specialised skills that enable individuals to take on advanced skilled or paraprofessional work and provides a pathway to further learning (Commonwealth Government of Australia, 2017).
HILDA:	Computer assisted personal and telephone interviews based on a survey of household and family relationships, income and employment, and health and education (Melbourne Institute, 2011).
Labour Force:	The ABS defines labour force as those people in the population who are over 15 years of age, employed or unemployed and who are currently active in furnishing the supply of labour at a given point in time (ABS, 2006).
Labour Force Participation Rate:	The ABS defines labour force participation rates as the number of people in a population who are employed or unemployed, as a percentage of the population (ABS, 2003).
Labour Force Status:	The ABS defines labour force status as a derived variable applicable to all people over 15 years of age that classifies people as employed working full-time, part-time or away from work, unemployed looking for full-time work, looking for part-time work or not in the labour force. Categories may be consolidated to provide broad categories, for example, employed, unemployed or not in the labour force (ABS, 2006).

Late Cohort (Baby Boomers):	Those people born between the years of 1956 and 1965.
Marginal Labour Force Attachment:	People with marginal attachment to the labour force can be broadly summarised into two categories (1) those wanting to work but who are not actively looking for work but who are available to start work in the short term, and (2) those wanting to work who are actively looking for work but not available to work in the short term (ABS, 2003).
Marital Status:	This research has elected to use the ABS Registered Marital Status categories, which include Married, Separated, Divorced, Widowed or Never Married. It does not include the social marital category 'de facto' (ABS, 2012).
Mature Age:	The ABS defines mature age as those people between 45 and 65 years of age (ABS, 2005).
North West Adelaide:	For both Census and NOBLE II data for North West Adelaide includes data for the local government areas of Charles Sturt, Gawler, Playford, Port Adelaide Enfield, Salisbury and West Torrens.
Occupations:	Statistical descriptions of occupations using Census data are based on the Australian New Zealand Standard Classification of Occupations (ANZSCO). Under this system of classification, any employed person with a university level degree is classified as a professional irrespective of occupational sector, e.g. teachers and nurses are classified as professionals not as community service workers. Any employed person in a management position is described as a manager irrespective of professional status or occupational sector, nurse managers and school principals are classified as managers. Sector descriptions relate to workers with trade relevant certificate/diploma qualifications or without formal qualifications.
Older People:	The ABS defines older people as those aged 65 years and older (ABS, 2001).
Post Graduate Degree:	The ABS uses the Australian Standard Classifications of Education which includes both Doctoral and Masters' Degrees in this category.
Very Old People:	The ABS definition of very old people refers to people 85 years and older (ABS, 2001).

Work:	The ABS defines work as either paid employment or self-employment (Craig, 2007).
Workforce:	All people who are in employed statuses within the labour force (ABS, 2012).

List of Abbreviations

ABS	Australian Bureau of Statistics
ACOSS	Australian Council of Social Services
ARC	Australian Research Council
ASG	Australian Superannuation Guarantee
CAD	Cumulative Advantage and Disadvantage
CALD	Culturally and Linguistically Diverse
CATI	Computer Assisted Telephone Interview
CBR	Crude Birth Rate
CEO	Chief Executive Officer
COAG	Council of Australian Governments
GDP	Gross Domestic Product
GFC	Global Financial Crisis
HCT	Human Capital Theory
HILDA	Household, Income and Labour Dynamics in Australia
HREC	Human Research Ethics Committee
HRM	Human Resource Management
IGR	Intergenerational Report
LFP	Labour Force Participation
MAA	Mature Age Allowance
MBS	Medical Benefits Spending
NCVER	National Centre for Vocational Education Research
NGO	Non-Government Organisation
NHS	National Health Service
NOBLE II	Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications, an ARC Linkage Project (LP0990065)
NRA	National Reform Agenda
NSA	Newstart Allowance
OECD	Organisation for Economic Cooperation and Development
PBS	Pharmaceutical Benefits Scheme
RTB	Race to the Bottom
TAFE	Technical and Further Education

Chapter 1: Introduction

1.1 Introduction

At their height, Baby Boomers represented 48 percent of an almost nine million strong Australian work force (ABS, 2001). For the majority of Baby Boomers, experiences of employment during their prime working years were influenced by an economic environment of unprecedented growth and expectations of job security until retirement and the availability of a government provided Aged Pension¹ (Carson and Kerr, 2001; Chalmers and Norris, 2001). These expectations, based on historical patterns of work and retirement, did little to prepare Baby Boomers for the structural changes in the economy. This would lead to a decline in Australian based manufacturing and a commensurate rise in forced and unforced early 'retirement'² and occupational redundancy, which began in the 1970s (Encel, 2003; Patrickson and Ranzijn, 2004) and became a noticeably age related issue by the late 1990s (Weller, 2007).

Authoritative claims that the Baby Boomer generation faced a bright financial future characterised by higher levels of wealth than previous generations (Andrews, 2001; Bishop, 2002; Quine and Carter, 2006), are somewhat at odds with the economic challenges that have been faced by Baby Boomers. The emergence of intermediary statuses that fell between employment and retirement (Biggs and McGann, 2015), frequently inadequate levels of superannuation accumulation (Kelly and Harding, 2004) and the devaluation of assets resulting from the national and global financial instability of the 1970s, 1990s and 2000s (Bramble and Kuhn, 1999; Gruen and Sayegh, 2005; Hamilton and Hamilton, 2006; O'Loughlin et al., 2010) indicated that financial security for Baby Boomers in older age, particularly women, might be heavily reliant on government supports.

It is perhaps unsurprising that Australian governments, grappling with the ongoing impacts of economic change and firmly committed to continuing economic growth and reduced

¹ The Australian Aged Pension was established in 1908. Apart from the period from late 1973 to mid-1983 this pension has always been a residual payment subject to means testing (Nielson, 2010).

² Encel (2003) emphasised that the use of the word 'retirement' in the context of the early workforce exits affecting older yet pre-retirement age workers in the 1970s and 1980s could be misleading because it implied that early labour force exits were worker rather than employer driven.

government spending in a globalising economy (Harris, 2001; Green, 2002), characterised population ageing in the face of the imminent passage of Baby Boomers into retirement age, as an economic threat. Forecasts of a sizeable decrease in the size of the labour force, a significant factor in projections of future Gross Domestic Product (GDP), and an equally substantial increase in the demand for government funded retirement income and supports was a situation that demanded an immediate and aggressive policy solution (Bishop, 1999).

The Intergenerational Reports (Commonwealth Government of Australia, 2003; 2007; 2010; 2015) presented the Commonwealth Government's exploration of the likely outcomes of rapid population ageing in Australia and proposed policy responses that would reduce the likely economic and fiscal impacts of population ageing. Increased labour force participation was promoted as a policy response that would, through the increase of financial self-sufficiency and improved health outcomes, reduce the fiscal burden of the projected dramatic increases in older income supports and health spending, whilst also reducing the rate of labour force shrinkage expected to result from the attrition of older workers out of the labour force. In 2009 the incremental deferment of the Aged Pension qualification age to 67 announced in the 2009/2010 Budget (Parliament of Australia, 2009), presented a policy that proposed a solution to the problems of demographic ageing that would be spearheaded by the Baby Boomers.

Researchers have been reluctant to view increased older labour force participation (Commonwealth Government of Australia, 2003; 2007; 2010; 2015) as a policy solution that addresses the core issues associated with the intersection of demographic ageing, fiscal demand and economic growth (for example (Austen and Giles, 2003; Abhayaratna and Lattimore, 2006; Herscovitch and Stanton, 2008; Mowbray et al., 2009)). Questions, both explicit and implicit, in the academic consideration of policy promoting the extension of older labour force participation, focus on whether Australian governments have given insufficient consideration to a broad range of issues that may undermine the efficacy of the policy. As a consequence, this policy could result in outcomes other than those considered by this 'one size fits all' approach (Hugo, 2014), that fails to acknowledge the effects of diversity within the generation, particularly the significant differences over the life course in labour force engagement experienced by Baby Boomer men and women.

In broad terms, the central concern articulated in the literature is whether or not increasing older labour force participation is 'good policy'; has it considered the appropriateness of the policy to real world conditions and has it adequately identified how the need, capacities and experiences of the individuals and groups it targets might impact on the capacity of the policy to deliver the desired changes (Curtain, 2001)? This research will examine these concerns, directing its primary focus at the gendered impacts of this policy on Baby Boomer woman, an important and under explored diversity within the policy target group.

1.2 Policy in the Ageing Space

Although precise definitions of the term 'policy' are contentious and nebulous at best (Ball, 1993), there can be no doubt that policies are the primary mechanisms for shaping the activities of government who, in turn, seek to direct collective and individual activity at community level. In broad terms, policy has been described as a textualised intervention directed at achieving a specific outcome or range of outcomes (Ball, 1993, p. 12). The literature emphasises that policy as text is still subject to interpretation (Corbitt, 1997) and interpretations of interpretation (Rizvi and Kemmis, 1987). However, the way in which policy as text defines problems, endorses actions and justifies outcomes is fundamental to the exploration by this research of connection between policy targeting older labour force participation and outcomes for Baby Boomers generally and Baby Boomer women specifically.

1.2.1 'Good' Policy

In his discussion of the requirements for the making of 'good' public policy, Curtain (2001) suggests that policies that are framed as reactions to major problems that require the formulation of quick solutions, are seldom innovative enough to avoid the risk of nominating pathways and processes that do not necessarily connect with the desired outcomes. Failure to conduct satisfactory levels of consultation and evaluation, for example, could undermine the planning and innovation required for good (effective) policy.

In his discussion of government policy agendas, Kingdon (2011, p.87) , explaining how problems progress from identification onto government policy agendas, suggests that

policy is usually directed at problems that firstly “...capture the attention of people in and around government”, secondly, are discussed and debated by a community of policy specialists and, thirdly, occur in a politically conducive environment. Notwithstanding Curtain’s (2001) claims regarding that ideal circumstances required for the creation of ‘good public policy’, Kingdon’s (2011) theory of policy making suggests that the complex pathway of problems onto government policy agendas is indicative that reactivity and the need for urgent action as a stimulus of government policy action might be more the norm than the exception.

The acceleration of advances in technology that occurred in the mid to late 1900s that engendered changes in processes of production and labour sourcing (Morrison Paul and Siegel, 2001; Cronin et al., 2004; Manning, 2004) and redefinition of international market relationships (Larner, 2000) leading to the ‘globalisation’ of nation state economies (Drezner, 2001; Robinson, 2001), can certainly be seen as providing the impetus required for convergence of Kingdon’s (2011) three process streams and the promulgation of a raft of internationally sanctioned (OECD, 1998) Australian government policy responses in the 1990s. However, the elevation of the potential economic and fiscal implications of population ageing, particularly the rapid ageing associated with the large magnitude baby booms of Canada, the United States (US), New Zealand and Australia, was somewhat slower to gain government traction and the weight of international attention. A ‘knee jerk’ response to the imminent retirement of Australia’s large Baby Boomer population seems to have been the primary driver of Kingdon’s (2011) ‘process stream convergence’ as the 21st century loomed and Baby Boomers, only a decade from retirement age, urged the swift elevation of structural ageing onto the government agenda (Bishop, 1999).

1.2.2 Structural Ageing as a Policy Focus

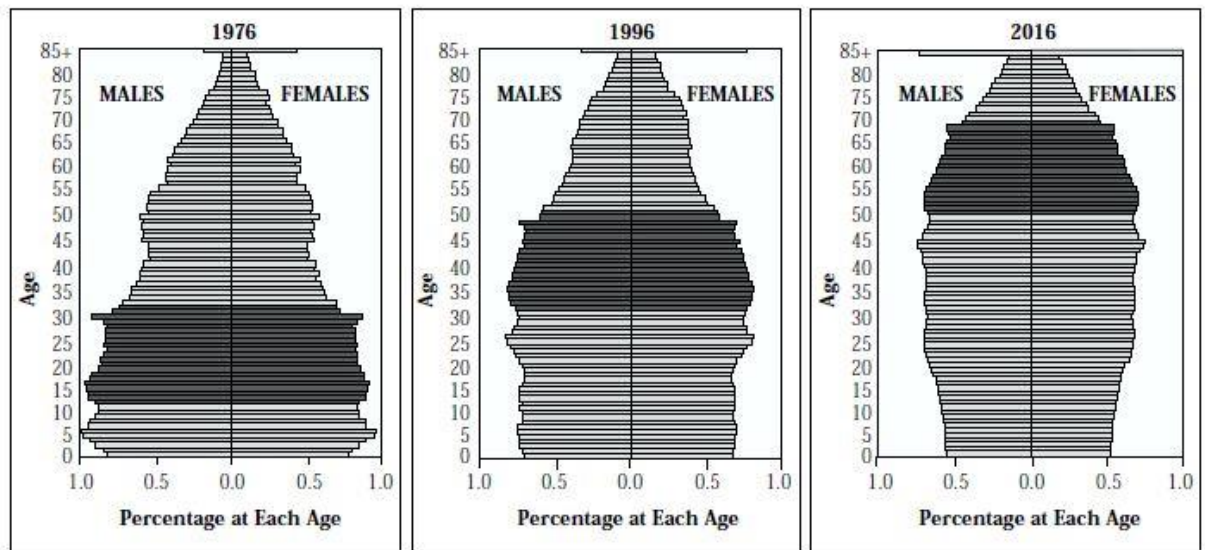
Despite an apparent lack of government engagement, discussion of structural ageing has been an academic concern for some time. Warnings of an approaching demographic transition, such as those discussed by Hugo (1986) *Population Ageing in Australia: Implications for Social and Economic Policy* (see Figure 1.1) urged government

consideration of the implications of rapid³ structural ageing that was likely to result from a continuing decrease in national fertility levels in combination with the ageing of the disproportionately large Baby Boomer generation. In particular Hugo emphasised the need to reconceptualise Australian social security commitments in light of the expected increase in the proportion of older Australians in the coming years. Hugo was not alone in promoting at policy level, the need for awareness of the increasing proportion of older aged people in the population, a number of authors (including, Howe, 1981; Rowland, 1981; Borrie and Mansfield, 1982; Kendig and McCallum, 1986) contributed convincing arguments in support of the need for policy foresight.

During the 1990s another demographic dimension became a prominent feature of projections of population ageing in Australia. Longevity was identified in academic literature as another important determinant of population ageing in the nation's future age profile and in the consideration of the possible social and economic outcomes (for example: Warnes, 1990; Borowski and Hugo, 1997; Rowland, 1997). The continued interest of researchers and increasingly worrying representations of Australian population ageing such as those suggested by Jackson (2001) in Figure 1.1, that accompanied the inexorable movement of Baby Boomers towards retirement age together with international acknowledgement of population ageing as a serious challenge for the economies of developed nations (World Bank, 1993; OECD, 1998) no doubt contributed to the eventual recognition of the Australian government in 1999 (Bishop, 1999) that significant changes in population age structure would require serious policy solutions.

³ Although population ageing has been a factor in many developed countries, the speed of transition for those countries experiencing high magnitude, post WWII Baby Booms; Canada, New Zealand, Australia and the US, would be higher due to the demographic 'bulges' caused by larger Baby Boom generations (Van Bavel & Reher, 2013)

Figure 1.1: Age-sex structure of the Australian population 1976 (actual), 1996 (actual) and 2016 (projected)



Source: Jackson (2001, p.4)

Note: Dark Shaded areas = Baby Boomers

Despite assertions that the rapid ageing expected as the Baby Boom generation progressed into older age presented, not only challenges, but also opportunities for planners (Hugo, 2003), the suggestions in a number of authoritative reports (Access Economics, 2001; Encel, 2003) were that the challenges rather than the opportunities, were at the forefront of policy considerations. Increasingly policy discussions centred on future threats to the labour supply and the economic implications of population ageing that would increase the need for publicly funded retirement income in the form of aged pensions, health care and other government funded supports.

The government's own exploration into the impacts of population ageing *The Intergenerational Report* (Commonwealth Government of Australia, 2003) would shape ageing policy, echoing the 'threats' outlined in key Organisation for Economic Co-operation and Development (OECD) reports relating to population ageing in developed countries (Visco, 2000; OECD, 2001). The core aim in the consideration of policy addressing the ageing threat would be to avoid the likely ballooning of fiscal commitments by increasing the financial self-sufficiency of older Australians.

In general, Australian governments have chosen to continue to endorse the ‘active society’ rationale that had shaped policies addressing unemployment amongst Australians in younger cohorts. If, in the main, older Australians were healthier and living longer it was reasonable to expect older Australians to extend their working lives. Increasing labour force participation amongst older Australians, is the convenient “silver bullet” policy that has been presented by successive Federal Ministers of Ageing and endorsed by successive Intergenerational Reports (Commonwealth of Australia, 2002; 2007; 2010; 2015). This policy has been consistently represented as a solution that will, in theory, overcome the anticipated challenges to Australian economic growth and budgetary blow outs presented by population ageing generally and the looming withdrawal from the labour force of the Baby Boomer generation specifically (Bishop, 1999; Andrews, 2001).

1.2.3 Population Ageing and Neo-liberalism

In an effort to negotiate the economic realities of a free market, technology based global economy, Australian governments like those in many other developed nation states have increasingly incorporated the key tenets of neo-liberalism in new policy that have seen downsizing of the responsibilities of the state for social welfare (Burgess et al., 2000). The central focus of new policies under the neo-liberal banner has been the reframing of the role of welfare supports and payments (Dean, 1995; Burgess et al., 2000; Shaver, 2001). Following the OECD ‘active society’ approaches to welfare that had been a constant feature of its economic policy recommendations since 1988 (OECD, 2012), unemployment income supports became highly residual, discouraging passive welfare dependence in favour of the active involvement of the unemployed in the labour market.

The Australian federal government removal of passive income supports through the legislation of ‘mutual obligation’ objectives in the late 1990s (*Social Security Legislation Amendment (Work for the Dole) Act, 1997 (Cth)*), formalised the earlier ‘Working Nation’ policies of social security reciprocity (Australian Government, 1994) and clearly announced the movement of responsibility for financial wellbeing from the government to the individual (Dean, 1995). Operationalising the strategic principles of mutual obligation policy was achieved through the use of traditional social policy levers; the provision of material incentives and disincentives (Demeny, 2003), in this case the withholding of social

security income supports for unemployed Australians who were non-compliant with mutual obligation requirements (Parliament of Australia, 2017). In an effort to rein in public spending as a percentage of GDP (Tanzi and Schuknecht, 1997) the Newstart Allowance replaced the Unemployment Benefit in the early 1990s (Parliament of Australia, 2013).

Newstart was conceived as a lower level of payment with strict activity and reporting requirements that would provide an incentive for able bodied, prime age unemployed workers with few barriers to employment to engage with the workforce (Australian Government, 1994; Burgess et al., 2000; ACOSS, 2010). However, signs that older workers were no longer an exception to the mutual obligation philosophy became evident in 2003 when older long-term unemployed workers of 55 years of age and over, who had previously been supported by the Mature Age Allowance with rates and conditions similar to those of the Aged Pension, were no longer accorded additional consideration on the basis of age (Commonwealth Government of Australia, 2016). Perhaps unsurprisingly, the economical rationalist principles of neo-liberalism can be seen as a definitive influence on the characterisation of the future expansion of 65 years and over cohorts in Australia as an economic and fiscal dilemma. Whilst neo-liberalist targeting of passive welfare and adoption of mutual obligation policies in Australia as responses to structural changes in the economy display elements of the consideration and innovation required of 'good policy', policy addressing the imminent economic and fiscal consequences of rapid population ageing seems to have fostered ideological extension rather than innovation in the policy context.

1.3 Older Workers and the Labour Force

Older Australians, whom the literature suggests face workforce obstacles that render them unsuitable to the policy aims of mutual obligation, (for example: Kerr et al., 2002; Riach, 2007; Marston and McDonald, 2008) , have found themselves caught in the crosshairs of what might prove to be ill-fitting policy aims and objectives, as the Mature

Age Allowance⁴ was ceased and they joined mainstream unemployed on the meagre Newstart Allowance⁵.

The welfare payment reforms announced in the Federal Budget of 2009-2010 (Parliament of Australia, 2009), confirmed that policy focused on increasing older labour force participation would be substantively leveraged through deferment of the official Aged Pension eligibility age and other government funded retirement supports. In support of the conclusions of successive Intergenerational Reports (Commonwealth of Australia, 2003, 2007) the Aged Pension eligibility age would be increased to 67 years of age, with those changes being introduced incrementally from 2017 to 2023.

Extending Older Labour Force Participation – Policy Aims and Outcomes

Academic literature has consistently challenged the advisability of targeting labour force participation as an economic solution in an economy where there is (1) evidence of increasing capital investment in technology rather than labour (Austen and Giles, 2003; Mowbray et al., 2009), (2) inadequate attention directed at other factors intrinsic to raising GDP (Abhayaratna and Lattimore, 2006)⁶, (3) not a sufficiently strong relationship between labour force participation and employment to indicate increased levels of financial self-sufficiency particularly in the case of Baby Boomers (Kossen and Pedersen, 2008; Bowman and Kimberley, 2011), and (4) an absence of consideration of the additional issues that result from diversity within population groups, in particular the impacts for women in relation to labour force participation and obtaining employment (Preston and Whitehouse, 2004; Austen and Birch, 2005).

⁴ The Mature Age Allowance(MAA) was introduced in 1994 as a payment available to older unemployed people who did not have adequate income and who faced barriers to finding employment due to a lack of recent workforce experience. The conditions of receipt were similar to a pension with higher payment amounts and low compliance and reporting requirements. The availability of this Centrelink payment was ceased for new claimants on September 20, 2003.

⁵ The Newstart Allowance (NSA) was introduced in 1991 as a low level payment with heavy compliance and reporting requirements that was designed as a short term income support. NSA replaced the higher level Unemployment Benefit that had relatively low levels of compliance.

⁶ Abhayaratna & Lattimore (2006, p. 1) points to a number of factors that determine GDP other than participation, particularly those implicated in their reference to the three Ps' of economic growth.

1.3.1 The Impacts of Gender in the Policy Context

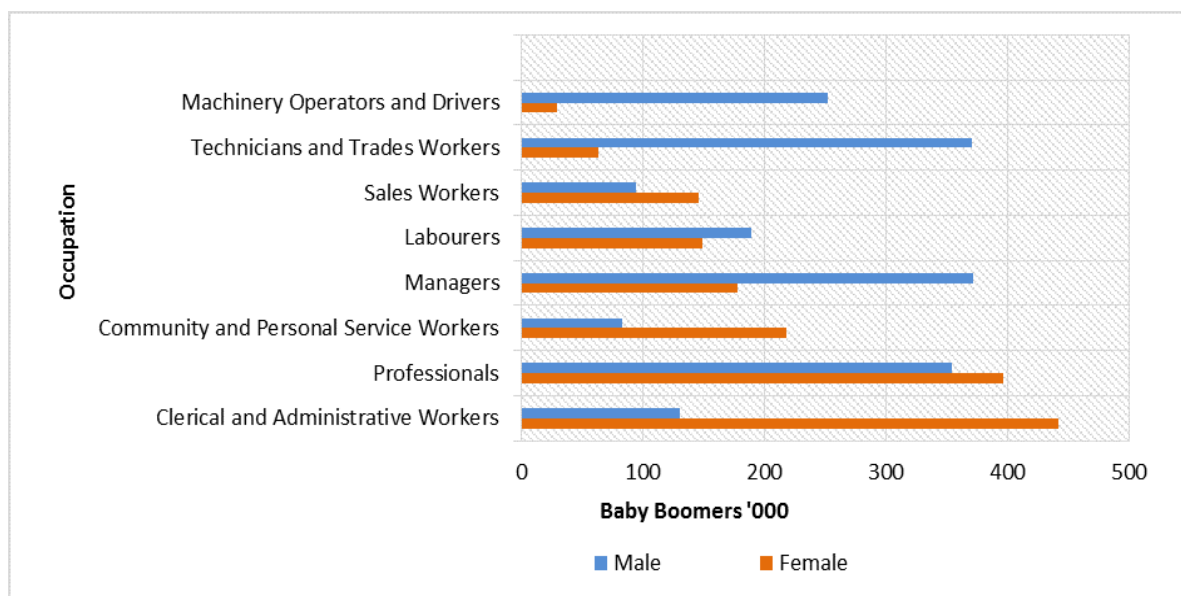
Consideration of the uneven impacts of policy on the basis of gender has been variously dealt with by Australian governments since the mid-1980s. The proactive approach of the Hawke government in 1984 ushered in 12 years of commitment to the concerns of Australian women in government expenditure decisions through the introduction of Women's Budget Statements (Sharp and Broomhill, 2002). Similar statements were adopted at state and territory level during this period which can be viewed as socially progressive in terms of addressing the gender gap that had arisen as a result of the previous gender neutrality of Australian budgetary processes. This was not the approach of the conservative and economic rationalist Howard government, which moved quickly to marginalise the Women's Budget Statements as an exercise in gender mainstreaming that was unlikely to have any real policy impact (Sharp & Broomhill, 2013). Despite Australia's endorsement of the *Beijing Declaration and Platform for Action*, which urged "the integration of a gender perspective in budgetary decisions on policies and programmes" (United Nations, 1995, p.192) the 1990's and 2000s saw dominant discourse moved from 'equal opportunity' to 'individual choice', a discourse far more in tune with the new free market ideologies that, arguably, favoured market rationalities over social realities (Sharp and Costa, 2011).

The Intergenerational Reports (Commonwealth Government of Australia, 2003; 2007; 2010; 2015) in the main do not raise gender as a possible influence on the capacity of individuals to negotiate the difficulties involved in remaining in or re-entering the labour force or the challenges of converting labour force participation into adequately remunerative work force participation. This may be indicative of government preoccupation with economic bottom lines, however, it is this failure to engage with generational differentials in the context of the labour market that could prove problematic for both the government and Baby Boomer women in the longer term.

Even less likely to gain older age employment than their male counterparts, and far more likely to be confined to lower paid, lower skilled and more insecure forms of employment when they do find work, Baby Boomer women are handicapped by a complex mix of gender related factors that present additional barriers. Despite the findings of Borland and Coelli

(2017) that technology had not reduced the amount of work available generally, historical occupational segregation (Blackmore, 1992; Preston and Whitehouse, 2004) positioned many Baby Boomer women in the lower skilled end of the work force, an area they concede was affected by a reduction in work availability. This factor, in combination with interrupted and frequently insecure attachment to the labour force due to child raising and domestic responsibilities (Jacobsen and Levin, 1995; Pettit and Hook, 2005), the predominance of women in unpaid caring roles (ABS, 2009; Australian Human Rights Commission, 2013) and limited opportunities for upskilling and re-education, have been factors critical to Baby Boomer women's continuing disproportionately high representation in the areas of clerical and administrative employment and community and service work (see Figure 1.2).

Figure 1.2: Australian Baby Boomers, Male and Female by Occupation, 2011



Source: ABS, Census 2011

The result has been that Baby Boomer women have borne the brunt of high levels of redundancy in lower skilled and manual sections of the labour market as Australia and other developed countries have responded to the pressures of globalisation, rapid technological advances and increased market competition (Pocock, 1998; Simmons and Betschild, 2001).

A number of studies have found that there is ample data supporting the existence of significant barriers to older women's ability to obtain work and provide evidence that jobs

for older women are lower paid, less secure and increasingly hard to find (Ryan, 2011; Keegan et al., 2013), however, exploring the subjective experiences of Baby Boomer women and the labour force is somewhat neglected. The result of this omission is that whilst the more complex relationship between older women and the labour force is identified, the degree of the complexity is not sufficiently explained by the 'top down' view afforded by objective forms of research. Like most areas of complexity that come under policy fire, failure to adequately unravel the problem might result in an obscured perception of the potentiality for negative outcomes within and without the targeted group, in this case, Baby Boomer women (Portes, 2001).

1.4 Research Aims, Objectives, and Questions

The research focuses on the interface between broad brush policy and a diverse group within a target population. In this case the research will explore how policy directed at increasing older labour force participation impacts on Baby Boomer women. The literature suggests that although there has been an increase in the proportion of Baby Boomer women remaining in or returning to the labour force, their participation levels are still significantly behind those for Baby Boomer men. The aim of this research is firstly to establish a political and statistical context for the exploration of Baby Boomer women and the factors that influence their response to policy that seeks to increase older labour force participation. This research will then address a methodological gap in previous research that has largely omitted the subjective perspective of older/Baby Boomer women's employment experiences and, therefore, the opportunity to enhance our understanding of the factors responsible for levels of labour force participation among this cohort.

In support of the research aims, the objectives of this research are to:

Objective 1: Political context - investigate the primary drivers of current policy that have resulted in increases in the official retirement age and government expectations of increased older labour force participation.

Objective 2: Demographic context - explore past and present patterns of labour force participation among Baby Boomer women using Australian Census of Housing and Population data.

Objective 3: Collect interview data relating to the labour force experiences of Baby Boomer women from a random sample of Baby Boomer women from the NOBLE II survey⁷.

Objective 4: Through analysis of quantitative and qualitative data, determine how this policy is impacting Baby Boomer women with specific reference to those factors that influence levels of labour force and work force participation for this cohort.

Objective 5: Explore the capacity for the current policy direction to achieve aims and outcomes specified in policy documentation, for this population group.

The following questions delineate the scope of this research:

1. How does current policy that aims to increase older labour force participation, define its target population and substantiate the chosen policy direction and likely outcomes?
2. What are the structural, social and personal factors that have influenced Baby Boomer women's labour force participation over the life course?
3. How are past and present patterns of labour force participation by Baby Boomer women linked to their ability to comply with current policy increasing older labour force participation?
4. Are the effects of this policy on Baby Boomer women consistent with the stated aims of the policy presented in the Intergenerational Reports?

1.5 Method and Data Sources

This research is concerned with the policy context in which the importance of labour force participation by older Australians, particularly Baby Boomers is seen as a solution to the changes expected to arise as a result of rapid population ageing in Australia. Policy analysis based on key policy documentation will provide this context with the prevailing focus being directed at the statistical projections used to justify policy direction and the specific outcomes it proposed to deliver.

⁷ An ARC Linkage Project (LP0990065) – *Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications* – a project exploring work issues associated with the health of Baby Boomers and Generation X.

If labour force participation is a policy focus, assessing the policy impacts for any particular population group involves the determination of that group's relationship with the labour force. Secondary data from the Australian Census of Population and Housing, the primary quantitative data source informing Australian government policy, is used to establish the background relevant to the relationship of Baby Boomer women with the labour force. Census data from 1966 to 2011, is used to establish historical patterns of labour force attachment by Baby Boomer women and to compare the labour force participation levels for Baby Boomer women in 2011 (then aged 46 years of age to 65 years of age) with women of the same age cohort for each previous census year.

Secondary data from the NOBLE II survey (also conducted in 2011) will also be used to establish a quantitative profile for Baby Boomer women in the North West Adelaide geographical region, the area from which a random sample of 23 Baby Boomer women was obtained for the collection of primary data. These data will be used for comparison with the statistical data from the Australian Census, to establish the comparability of the sample.

Primary qualitative data was obtained from comprehensive semi structured interviews of a purposive sample of five key-informants from the non-government organisation (NGO) and government sectors and with a random sample of 23 Baby Boomer women. These data form the basis of analysis that explores the primary influences on labour force participation by Baby Boomer women and how this might be linked to current and future levels of health and wellbeing.

1.6 Theoretical Framework

Understanding the influences on labour force participation, particularly in relation to specific population groups, requires an approach that considers the role of micro, meso and macro level factors. The use of a systems theory framework encourages a perspective that encompasses the dynamic relationship between different elements within a complex system (Laszlo and Krippner, 1998; Patton and McMahon, 2006; McMahon, 2011), which in this research includes the effects of globalisation, local conditions and personal level factors on the capacity and willingness of Baby Boomer women to engage with the labour force.

A systems theory framework enables incorporation of additional theories that relate to the specific nature of element interaction, not only between the elements at different levels of the framework, but also between elements at the same level within the framework. Theories of globalisation of production and capital are useful in explaining how labour offshoring and increased skilled migration affect local labour demand (Massey et al., 1993; Iredale, 2001; Khoo et al., 2007; Grossman and Rossi-Hansberg, 2008). Similarly, theories of policy convergence describe how the growing influence of international bodies, such as the OECD (McBride and Williams, 2001), discourage national protectionism amongst countries vying for market share in a globalising economy, which opens the pathways to enable the inward movement of skilled labour and the outward movement of the capital that was invested in labour, as a consequence of the offshoring of unskilled work.

1.7 Thesis Overview

This thesis is comprised of nine chapters. Following this chapter, Chapter 2 provides a background to the development of increased older labour force participation as a policy target. Beginning with the exploration of international literature addressing the possible consequences of population ageing in those countries that, like Australia, had experienced larger magnitude post World War II (WWII) Baby Booms, this chapter goes on to review Australian literature that critiques the development of this policy and identifies the methodological and knowledge gaps that this research will address.

Chapter 3 outlines the research design and methodology. The main role of this chapter is to provide a rationale for the chosen design and methodological approach for this research along with details of data sources, specifics of sampling design and an outline of data collection methods. Chapter 4 discusses the theoretical underpinning of the research and analysis in depth. Explanations of the benefits of the primary theoretical framework as a basis for interpretation of the data and the role of sub theories within that framework are provided and elaborated upon.

Chapter 5 explores how policy documentation addressing the implications of population ageing in Australia identifies the key issues requiring policy action. This chapter also explores the justification for the chosen policy direction; to increase older labour force

participation, the solutions this policy direction offered and any indications that the impacts of gender were considered during the policy development process. Having established the policy context, Chapter 6 explores a contrasting policy perspective. This chapter presents the findings of stakeholder interviews in relation to perceptions of the policy in action and its strengths, weaknesses, its current and possible future effects for Baby Boomer women.

Chapter 7 explores secondary quantitative data to establish trends in labour force participation, work force participation and participation in informal work by Baby Boomers at a national level. This provides a more comprehensive picture of patterns of labour force attachment of Baby Boomer men and women and how differences within this generational cohort support the notion that the lack of homogeneity within targeted populations should be a paramount consideration in policy deployment.

Chapter 8 presents the analysis of the primary data underpinning this research. Together with relevant quantitative data, a framework analysis of 264 pages of transcripts obtained from 23 semi structured interviews with early and late Baby Boomer women provides the basis for determining how Baby Boomer women are negotiating labour force participation. The factors that influence decisions to withdraw from the labour force, either on a temporary or permanent basis, are also explored.

Chapter 9 presents an in depth discussion of the implications of the findings using a systems framework to investigate how the relationship between factors at an individual, national and international level influence labour force participation by Baby Boomer women. This is followed by a conclusion that considers whether, in light of the complex influences implicated in the labour force participation of older Baby Boomer women, policy targeting increases in labour force participation can be expected to have outcomes consistent with policy aims. This chapter also highlights the limitations of this research and possible areas of further research that would provide enhanced insight and the prospect of identifying how older Australian women might best be supported to continue their contribution to Australia's social and economic future.

Chapter 2: Background

2.1 Introduction

Structural ageing of populations in most advanced industrialised nations has resulted from substantial demographic shifts from high fertility and high mortality to decreasing fertility and increasing longevity. For some of those countries, structural ageing will be intensified by the movement of disproportionately large generations of post-World War II Baby Boomers into older population cohorts.

The unprecedented nature of global population ageing has attracted considerable attention from international and national peak bodies, governments and academics, however, the projections of the economic and social implications of population ageing are, at best, speculative. For those countries facing the uncertainties of rapid population ageing associated with the ageing of Baby Boomers, the challenge is to re-examine previous assumptions as the first of the Baby Boomers cross the threshold of traditional retirement age and the need for outcomes driven and purposefully articulated policy becomes a reality.

This chapter provides a broad overview of the international and national perspectives on population ageing relevant to the focus of this research. Whilst the international perspective is not based on an exhaustive search of the literature, common themes emerging from the literature are discussed. These themes reflect consideration of the influence of globalisation, the importance of national context and prominent policy settings and the assumptions that underpin them. Discussion of the Australian perspective is based on a more extensive exploration of literature and examines research that has, since the late 1990s, responded reflexively to dominant policy environments by defining and redefining the key issues associated with Baby Boomer ageing.

The second half of the chapter focuses on the evolution of the academic response to Australian government policy directions that propose solutions to the economic challenges of rapid population ageing. Consistent with the main focus of this research particular

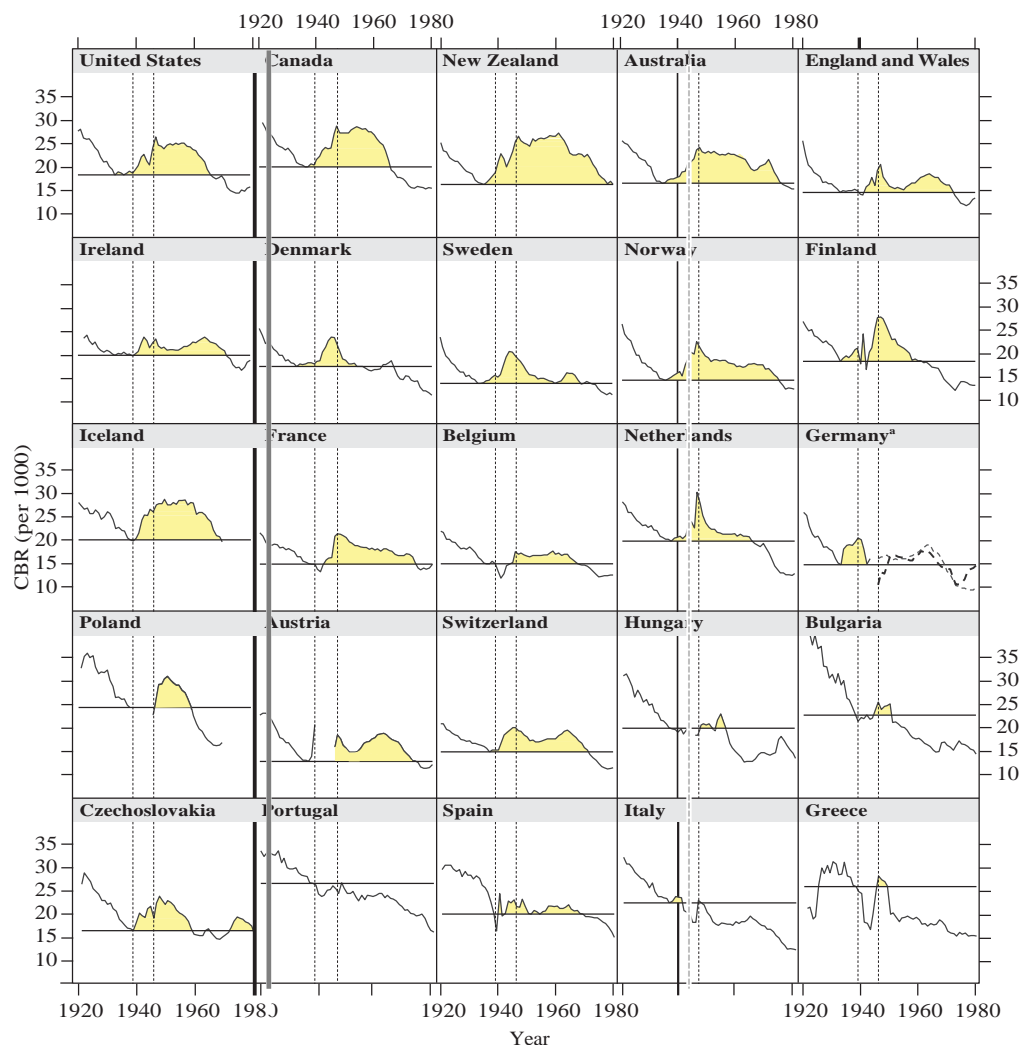
attention is directed at discussion of the gendered impacts of ageing on Baby Boomer women in the Australian context.

2.2 Baby Boomers: The International Perspective

The term 'baby boom' has become a term of generality associated with any uncharacteristic increases in fertility levels that differ from the expected cyclical fertility ebbs and flows (Van Bavel and Reher, 2013). However, in the parlance of demography the Baby Boom was a period of increased and sustained rises in fertility that occurred after the beginning of the fertility recovery that had started for many developed countries in the 1930s (Van Bavel and Reher, 2013). Although Macunovich (2002) describes the Baby Boom as a 'birth quake' that led to rapid increases in the birth rate across most of the Western industrialised world from the 1950s to the 1960s, the time frames and magnitudes of the Baby Boom differed from country to country (Van Bavel and Reher, 2013; Reher and Requena, 2014). Van Bavel and Reher (2013) confirm in Figure 2.1 that the earliest fertility recoveries began in the Nordic countries in the early 1930s with France, Belgium, England and Wales experiencing fertility upswings in the mid-1930s. Far from marking the beginning of global fertility recoveries, WWII signalled the end of Baby Booms in some countries and a short-term reduction in the number of births in others. However, for those countries experiencing large post WWII Baby Booms the ageing of Baby Boomer cohorts has brought additional complexities to determinations of the impacts of population ageing.

Denton and Spencer's (1999) description of European Union fertility increases as more of a 'blip' than a 'boom', is also true of many of the developed countries. Perhaps unsurprisingly, although literature from the major international bodies including the United Nations, the EU and the OECD has devoted considerable attention to investigations of the implications of population ageing (OECD, 2001; 2008; United Nations, 2013; Chlon-Dominszak et al., 2014), reference to the effects of baby booms is not often cited as a central concern. Discussion of Baby Boomers as an economic and social phenomenon in the context of ageing is most often a feature of the literature of those four countries that experienced the largest and most sustained increases in fertility in the post WWII period; New Zealand, Australia, Canada and the United States (the Baby Boom countries).

Figure 2.1: Comparison of International Baby Booms



NOTE:

Yellow shaded area – shows volumes of post WWII periods of sustained fertility

Horizontal line – indicates lowest level of CBR before WWII

Dotted line Germany – for East Germany

Dashed line Germany – for West Germany

Source: adapted from van Bavel and Reher (2013), p. 260

Whether the entrenchment of liberal welfare state ideologies was contributory to, or a consequence of, the strong and sustained fertility recoveries all four countries, it was a marked historical feature of governance shared by all four countries. It was also a feature that differentiated them from the democratic and conservative regimes common to the remainder of the countries in the European Union (EU) and OECD (Hofäcker, 2010). In a climate of economic globalisation, all four countries have been confronted by the

necessities of adjusting to increasingly 'laissez faire' international markets. This has necessitated a shift from highly protectionist welfare regimes to a neo-liberal political culture based on free market competition and 'safety net' welfare provision (Esping-Andersen et al., 2002). Assuming an influential position in transnational networks that have arisen to meet the demands of globalisation, the influence of concepts such as that described and promoted by the OECD as 'the active society' appear to have significantly influenced the governments of all four countries as they progressed on the journey from welfareism to neo-liberalism (Mahon and McBride, 2009). However, the advisability of extending the application of key tenets of the 'active society' model, including increased labour force participation and decreased reliance on publicly funded income supports and services, beyond working age citizens to the large cohorts of ageing Baby Boomers has been the subject of considerable academic investigation. The marked increase in the volume of research that occurred during the late 1990s and early 2000s was no doubt triggered by a heightened sense of urgency as the older Baby Boomers approached the threshold of traditional retirement age. Estimates of the possible impacts of the retirement of large numbers of Baby Boomers were accompanied by a growing concern that these impacts were inextricably linked to a complex matrix of social and economic influences that might not respond to simple linear policies (Howlett, 2009)⁸.

Evidencing the shared concerns of the Baby Boomer countries, a common thread running through much of the literature from these countries is an acknowledgement that, although ageing is a global problem, the ageing of Baby Booms of the magnitude that occurred in Canada, New Zealand, the US and Australia will result in an accelerated rate of ageing (Cornman and Kingson, 1996; Brown, 2011). As a consequence of this acceleration in the rate of ageing, the passage of these disproportionately large generations within national age structures is expected to be significantly more problematic than ageing trends in countries where increases in fertility were earlier and/or less pronounced (Elmendorf and Sheiner, 2000). With no historical example of population ageing to indicate the likely outcomes or to provide helpful precedents in dealing with the social and economic impacts

⁸ The increasing complexity of the policy world is identified as requiring policy solutions that go beyond a linear approach that simply identifies a problem, nominates a solution and announces an expectable outcome. The context of the problem is seen as influential on all aspects of the policy cycle, suggesting that the outcome is the product of and changeable policy considerations and an iterative policy process.

of population ageing with or without the added dimension of a disproportionate, ageing generational bulge, both the resulting problems and likely solutions have been the subject of some debate (Elmendorf and Sheiner, 2000; Davey and Davies, 2006; Bloom et al., 2010; Bloom et al., 2015).

Despite the differences in the structural ageing of the countries of the EU and the majority of OECD countries when compared to Canada, the US, New Zealand and Australia, the ageing debate in all four countries confirms that their governments have been appreciably influenced by the recommendations proposed by these global peak bodies, as appropriate responses to the challenges of population ageing. Chief among the recommendations has been that older age pension eligibility ages should be deferred to simultaneously preserve labour force size and increase older age financial self-sufficiency. However, the simplicity of this one-size-fits-all proposal belies the difficulties associated with assumptions of governmental uniformity and social homogeneity.

Pushing for greater clarification of the challenges that would accompany Baby Boomer ageing, non-government organisations and academics have increasingly initiated or expanded discussion of various aspects of rapid population ageing, encouraging consideration of the problems inherent not only in defining the phenomenon itself but in the assumptions that underlie the policies that have arisen to deal with it. An overarching concern in the ensuing debate relates to how the impacts of Baby Boomer ageing are differentially construed. Cornwall and Davey's (2004) description of the 'crisis perspective' and the 'manageability perspective' of the outcomes of the inevitable increase in size of older cohorts and Lee and Skinner's (1999) insistence that there was a more optimistic view than the alarmist focus on the progress of the Baby Boomers through retirement, demonstrates the degree of divergence in the academic views of the likely impacts of population ageing. Differing opinions on the possible outcomes of rapid population ageing resulting from the combination of increased longevity, reduced fertility and the progress of Baby Boomers towards and through retirement appears in the literature of all the Baby Boom countries. Whilst one school of thought characterised the demographic transition as a challenge and an opportunity for future policy planning (Lee and Skinner, 1999; Cornwall and Davey, 2004; Alpass and Mortimer, 2007; Bloom et al., 2010; Bloom et al.,

2015), the other floated suggestions of problematic increases in demand on public spending that will, potentially, undermine economic growth and social stability (Elmendorf and Sheiner, 2000; Jackson, 2011).

Although the literature suggests that greatly divergent conceptualisations of the effects of rapid population ageing are unhelpful, it also posts significant warnings against rapid ageing discussions that are predicated on stereotypical economic assumptions. Representative of the moderate approach often featured in cross-national ageing literature, Bloom et al. (2015, p.649) seek to “dispel misconceptions of large negative effects of population ageing on macroeconomic performance”. Along with Ríos-rull (2001) from the US, they caution against economic approaches that fail to consider extra-demographic factors beyond population ageing that will also impact economic outcomes.

There is certainly a degree of academic recognition of the value of increasing older labour force participation as a means of preserving the size of the labour force and deferring increased demands on public expenditure. However, there is also agreement among researchers in New Zealand, the United States of America (US) and Canada that approaches to offsetting the impacts of population ageing will vary considerably from country to country and that a major objective of governments should be the determination of the extent and nature of the putative impacts of population ageing at the national level (Cornman and Kingson, 1996; Alpass and Mortimer, 2007; Bloom et al., 2010). Temple and McDonald (2017), for example, mention the higher level of labour force participation by older women in New Zealand as compared to that for Australia, a fact that suggests the policy targeting increases in older labour force participation amongst older women might have more relevance in the Australian context.

New Zealand researchers have certainly argued convincingly for the consideration of national context in the formulation of policy addressing rapid population ageing. In a country where statistical evidence in the early 2000s showed that labour force participation rates in general and particularly amongst women, demonstrated consistent increases and that there was a reversal of the tendency towards earlier retirement (Statistics New Zealand, 2006), academic support for policies targeting increases in older labour force

participation has been somewhat tenuous. A number of authors have encouraged a broader assessment of the value of increased labour force participation as a solution to the projected decreases in labour force size and increased pressure on public spending.

Amongst the queries generated in New Zealand as a result of the academic exploration of appropriate ageing policy, substantial speculation is directed at whether Baby Boomers are able to meet the skills requirements of an evolving labour market or whether upskilling older workers is needed or warranted (Gray and McGregor, 2003; Cornwall and Davey, 2004; Davey and Davies, 2006; Alpass and Mortimer, 2007). Responding to suggestions by Brooke and Taylor (2005) and Jacobsen and Levin (1995) that older workers are increasingly unable to deliver the wide range of hard, soft and transferable work place skills demanded in the labour market, Alpass and Mortimer (2007) suggest that Baby Boomer skill deficiencies resulting from the changing nature of work are only likely to be resolved through government commitment to the provision of ongoing education and training, which would also require continued and possibly increased public spending. An alternative perspective provided by Davey and Davies (2006) questions increased labour force participation as an appropriate economic strategy and casts doubt on the usefulness of policy measures that seek to maintain labour force size in light of continuing technological development that will increase productivity and reduce human capital requirements.

The US literature also suggests that significant complexities underlie the investigation and planning of appropriate fiscal and economic policy responses to rapid population ageing. Elmendorf and Sheiner (2000) suggest that even though there is doubt about the capacity of the US government to support an array of 'old age' entitlements and public supports, predictions of future economic problems that are based on standard static assumptions about the context for and nature of ageing, are an inadequate basis for abandoning existing government policy. There is an obvious disinclination to ascribe to inflexible theories about Baby Boomer ageing. Bloom et al. (2010, p.589), for example, state that the "intolerable strain...imposed by the greater older (population) share" is not inevitable. Citing increased levels of health, compression of morbidity and changing norms and expectations among older US populations as the drivers of 'natural incentives' to work longer and an indication of possible future reductions in the demand for health and other publicly provided services,

they question accounting effects that assume Baby Boomers will exhibit behaviours similar to those of previous generations. Lee and Skinner (1999) are also reluctant to support an overly pessimistic view when there are strong arguments for an alternative more optimistic view of Baby Boomer ageing, including the continuing demographic role of migration in raising fertility and contributing to the labour supply.

The US, as the only country of the four without the publicly funded older age pensions that are a significant feature of the older age commitments of the other three Baby Boom countries, has an economic perspective that is less dominated by assessments of the projected fiscal overload. Although the US literature explores the potential fiscal problems associated with rapid population ageing, particularly as it relates to the provision of health services, it also commonly speculates on the future of the fiscal/monetary interface. A key concern for US economic projections is the expectation of a sharp drop in savings as retiring Baby Boomers move from the supply to the demand side of the economy (Denton and Spencer, 1999; Elmendorf and Sheiner, 2000; Ríos-rull, 2001; Bloom et al., 2010). For these authors, the possibility of a dramatic fall in US investment capital is as worrying as the demands that might result from excessive claims on public spending.

Canadian ageing population researchers have a much stronger focus than those in either New Zealand or the US, on the need for fundamental reforms to avoid the tax burden expected to occur with the ageing of their Baby Boomer generation. As the site of the largest of the post WWII baby booms (Alpass and Mortimer, 2007), it could be expected that the literature convey an elevated sense of urgency and recommendations of more dramatic responses to address the substantial changes in age structure that began in 2011 (Denton and Spencer, 1999). This seems not to be the case. Counselling against overly negative assumptions about the impact population ageing has on the national economy, authors like Denton and Spencer (1999) and Fougère et al. (2009) emphasise that basing expectations on past constituents of the economic performance of the labour force, seriously discounts the probability that changes in age structure will result in economic changes that not only change the supply side of the economy (labour) but also the degree and nature of demand (consumption) which could result in a more balanced economic outcome than might at first be expected.

Echoing assertions made by Alpass and Mortimer (2007) and Davey and Davies (2006) in New Zealand and Bloom et al. (2010) in the US, Denton and Spencer (1999) and Gee (2002) suggest that both economic and age 'dependency ratios' are broad terms that are, at best, only crude measures of the ratio of those members of the population who produce more than they consume compared to those who consume more than they produce. Although the threat of increasing dependency ratios might be less influential on academic consideration of rapid population ageing problems, the economic impacts of Baby Boomer retirement and continuing trends in early retirement (prior to official retirement age) constitute a considerable concern in the context of rapid population ageing (Denton and Spencer, 1999; Certified General Accountants Association of Canada, 2005; Brown, 2011).

Denton and Spencer (2009), however, are reluctant to accept that policy approaches dedicated to increasing the numbers of older workers by extending the retirement age present a solution to the diminutions in labour force productivity expected to occur as Baby Boomers exit the labour force. They state that the number of older aged labour force participants required to achieve an appreciable impact on the economy would need to be higher than the highest estimates gained from current economic modelling (Denton and Spencer, 2009, p.491). Targeting gains in labour productivity across the labour force, they suggest, would present a much more realistic policy solution.

The highly residual nature of Canada's older age public income supports and the likelihood that these income supports will be sustainable in the long-term, the literature tends to focus on the health care system as central to discussions about rapid population ageing. In support of their assertion that population ageing is unlikely to result in a health care cost crisis, Brown and Suresh (2004, p.3) point out that it is that high health expenditures are a function of the year of death rather than of older age. They also discuss the possibility that the contributory nature of the health care system will benefit from increased longevity and extended periods of contribution which will fray the cost of increased health service demands.

Barrett et al. (2006) also view longevity as much a part of the solution as the problem in the debate surrounding population ageing. They are disinclined to support policies that

focus on downstream regulation of population behaviour rather than upstream approaches that focus on decreases in later life disability. Alternatively, they suggest that investments in health promotion as a foundation for the reduction of chronic conditions in older Canadians could have the flow on effect of decreasing declines in health and enabling seniors to make optimal contributions to the “richness of Canadian life” (Barrett et al., 2006, p.vi).

International literature that addresses the implications of population ageing in general is helpful in a number of contexts related to the longer term effects of this demographic transition. However, it is clear that population ageing among the member countries of the EU and many of the member countries of the OECD, do not often engage with the problems of the rapid population ageing that will result from the large magnitude, post WWII baby booms of New Zealand, Canada, US and Australia.

Despite differences in the level of importance each of the countries assigns to a variety of older age issues, academics in New Zealand, Canada and the US have responded to the increasing pressure to define the likely outcomes and propose ways of limiting the impacts of the imminent movement of Baby Boomers across the traditional retirement threshold in the large baby boom countries. The resulting predictions have ranged from forecasts of increasing older population demands that threaten to overwhelm fiscal management and undermine economic growth to suggestions of more manageable outcomes based on broader and more flexible approaches than adherence to static accounting protocols that fail to capture the behavioural issues implicit in demand and supply cycles.

In summary, the literature from other Baby Boom countries suggests that proposals to reduce public older age entitlements, particularly through the adoption of policies supporting increases in labour force participation, are based on a number of questionable assumptions about the implications of changing demographics (Cornman and Kingson, 1996; Elmendorf and Sheiner, 2000; Davey and Davies, 2006; Alpass and Mortimer, 2007; Bloom et al., 2015). There is persuasive academic support for the notion that there is insufficient research that explores the nature of ageing, the various contexts in which it occurs, the possible behavioural changes that will accompany demographic change and

questions about the role of 'natural incentives' as a driver for changes in patterns of labour and consumption, particularly amongst ageing Baby Boomers.

2.3 Baby Boomers: The Australian Perspective

In Australia, more than four million Baby Boomers were born during the years 1946 to 1965 (Australian Government, 2015), a period demarcated at one end by the cessation of WWII and the rapid increase in both the marriage and fertility rates, and at the other by the availability of reliable birth control (Van Bavel and Reher, 2013). Like the Baby Booms that occurred in US, Canada and New Zealand, the Baby Boom in Australia resulted in an anomalous bulge brought on by significant rises in fertility and followed by just as significant declines that occurred in the context of a national age structure transitioning to decreased levels of fertility and increasing longevity (Patrickson and Ranzijn, 2005; Hugo, 2011(b); Buckley et al., 2013).

Since the conclusion of WWII, life expectancy in Australia increased by 13 years on average (Hugo, 2011(a), p.244) whilst fertility levels following the Baby Boom have sunk to below population replacement level since the late 1970s. The ramifications of these shifts in the national demographic profile have elicited considerable concern that the progression of Australian Baby Boomers into the older age cohorts will have significant long range social and economic impacts (Hugo, 2011(b)).

Although there had been academic interest in the exceptional demographic implications of the Baby Boomer generation prior to the late 1980s, the impacts of the ageing of Australian Baby Boomers became a prevalent research focus in the late 1990s and the first decade of the 21st century (Patrickson and Ranzijn, 2004; Austen and Birch, 2005; Berrell, 2011; Snoke et al., 2011). The increase in the amount of academic attention directed at Baby Boomer ageing can be seen as a response to the elevation of rapid population ageing to a prominent position on Australian government agendas and the characterisation of ageing Baby Boomers as a prospective threat to national prosperity.

There was evidence that population ageing was assuming prominence on the Australian government agenda when Bishop (1999) argued that both the wellbeing of Baby Boomers

and the wellbeing of the country as a whole, would depend on innovative approaches taken by government to prevent significant reductions in national productivity and the rise in demand for government income supports and services that would occur as Baby Boomers began to reach traditional retirement age. The subsequent *National Strategy for an Ageing Australia* (Andrews, 2001, p.v), which formalised government commitment to limiting the fallout of population ageing, presented a strategic framework that it claimed would “...underpin the Government’s leadership role in encouraging the development of appropriate economic and social policies”. In common with many neo-liberal solutions, this strategic framework was premised on the notion that the onus was on the individual to take primary responsibility for wellbeing in older age.

Although a number of reports, including a number of reports generated by the Productivity Commission (Productivity Commission, 2005; Abhayaratna and Lattimore, 2006; Productivity Commission, 2006), focused on the outcomes of population ageing, the three *Intergenerational Reports* (IGRs)(Commonwealth of Australia, 2002, 2007 and 2010) that comprehensively investigated the potential outcomes of rapid population ageing in Australia, can be seen as the major influence government population ageing policy. The IGRs clearly provide the government’s justification for the direction it has taken in its development of ageing policy to mediate the impacts of the 50 percent increase in 55 to 64 year age cohorts projected in the first IGR to occur over the following two decades (Commonwealth of Australia, 2002). The projections provided by the IGRs, adjusted over the three editions, confirm that, without policy interventions, the unfettered movement of Baby Boomers out of the workforce would result in dramatic downsizing of the labour force relative to total population. This downsizing would be instrumental in reducing productivity and impacting economic growth. In addition, the significant increases in claims for government funded income supports and in the demand for public health services would result in an unsustainable fiscal burden, posing a risk for living standards of all Australians.

Having already incorporated principles central to the OECD concept of an ‘active society’ in policy targeting working age Australians as a measure critical to the adaptation of the Australian Welfare State to the demands of an increasingly globalising economy, the

extension of the concept of individual responsibility and state/citizen reciprocity (Shin, 2000; Dean, 2006) to the older population was consistent with existing policy initiatives. The central plank of this policy initiative; ‘increasing older labour force participation’, became the focus of a considerable body of academic literature that investigated the potential for this policy to deliver outcomes that would benefit both the national economy and Baby Boomers themselves.

The research generally, has clustered around three main concerns. Firstly, the capacity for increased older labour force participation to result in significant economic/fiscal gains and whether, as an overarching policy approach, increased labour force participation has been too narrowly considered to ensure that positive outcomes will outweigh the negative. Secondly, the likelihood that simply removing or deferring older access to public income supports and retirement funding will contribute to significant increases in the number of ageing Baby Boomers who engage or re-engage with the labour force. Finally, concerns about the real potential of increased older labour force participation to deliver positive wellbeing outcomes for older Australians, particularly in the case of Baby Boomer women who exhibit highly variable historical patterns of labour force participation often characterised by broken and/or peripheral attachment.

2.4 Australian Baby Boomers and Labour Force Participation

The IGRs use a ‘three Ps’⁹ approach to emphasise the role of participation as a key driver of real GDP growth (Commonwealth of Australia, 2002, 2007 and 2010); however, academia has not been easily persuaded of the reliability of simplistic economic assumptions as a basis for effective policy outcomes. Austen and Giles (2003) acknowledge that the impacts on the economy brought about by Baby Boomer ageing are likely to require higher levels of labour force participation, but warn that despite the expectation that maintaining the size of the labour force would ensure economic growth, sustainability of that economic growth would depend on other factors that should not be overlooked in the

⁹ Economic output has three basic drivers – population, participation and productivity (Deloitte, 2012)

policy reform process. Over the longer term, they state:

...the actual relationship between growth in real GDP and employment will depend, first, on any change in the level of capital intensity in the economy; and, second on changes in average hours of employment. (Austen and Giles, 2003, p.258).

Temple and McDonald (2017) urge further consideration of the impacts of the other two Ps; productivity and population as potential sources of GDP Growth, a concern echoed in the Productivity Commission (2008) publication *MODEM 2.0*. Simply put; extending the working life of older Australians to prevent shrinkage of the labour force, in and of itself, does not necessarily guarantee a robust national economy. Mowbray et al. (2009) also support the notion that the relationship between GDP and employment is not always reliable. They warn that growth in GDP can be attributed to non-labour increases in productivity and, like Austen and Giles (2003) cite the example of the increase of capital intensive industry as an example of non-participation impacts on GDP.

A lack of conviction about the chosen policy direction is also expressed by Abhayaratna and Lattimore (2006) who, in the same year in which the National Reform Agenda (NRA) announced its plans to increase “...workforce participation among key groups...”, produced a Staff Working Paper *Workforce Participation Rates – How Does Australia Compare?*. This working paper acknowledges that rapid population ageing has heightened not only Australian, but global interest in increased labour force participation as a strategy for overcoming the economic instability expected to accompany the demographic shift brought about by the ageing of the Baby Boomers. Comparing Australia’s recent participation rates with those for other OECD countries Abhayaratna and Lattimore (2006) make the point that although Australia’s overall participation rate in 2005 was above the OECD average, its ranking behind New Zealand, Canada, the United States and a number of the Scandinavian countries, provided some scope for Australia to achieve economic gains through an increase in labour supply, particularly for Australians over 55 years of age (Abhayaratna and Lattimore, 2006, p.4). However, they also note that economic growth is moderated by other elements intrinsic to increases in GDP that may in fact favour a smaller labour force or simply a more productive one. Leveraging labour force participation as an economic solution, they suggest, may fail to provide a *sustainable* positive economic outcome.

Despite the February 2010 government launch of a \$43.3 million Productive Ageing Package that aimed to provide incentives and assistance to employers and mature aged workers to assist with job search and job retention, doubts have continued to surface about the capacity of initiatives connected to the primary objective of increased older labour force participation, to deliver tangible economic benefit. Chomik and Piggott (2012) , for example, discuss the complexities that continue to challenge the government's determination to increase mature age labour force participation, notwithstanding the measures introduced by the Productive Ageing Package. Expanding on earlier discussions about the importance of labour force attachment as a component of sustainable economic growth (Austen and Giles, 2003; Commonwealth Government of Australia, 2003; Abhayaratna and Lattimore, 2006; Commonwealth Government of Australia, 2007; 2010) they emphasise that mature age labour force participation will not have the desired economic outcome if those employed are only marginally and or peripherally attached to the labour force.

2.4.1 Economic Restructuring

The stark reality is that whilst the increased older labour force participation may not, *prima facie*, offer an adequate economic solution to the impacts of population ageing, Baby Boomers who at the height of their labour force participation constituted 45 percent of the labour force, must now add the pressures of reduced access to retirement funding to the pressures that resulted from earlier economic restructuring (Galinsky, 2007; Kossen and Pedersen, 2008; Chomik and Piggott, 2012). This economic restructuring that saw a shift from a predominantly industrial to significantly knowledge based economy, along with rapid advances in technology and the dynamics of the workplace, progressively displaced many Baby Boomers from the labour market (Galinsky, 2007).

Patrickson and Hartmann (1995) in considering the implications of population ageing for Australian human resource management, acknowledge the disadvantage that has already and continues to be experienced by older workers looking for employment following the dramatic restructuring of the labour force that had accompanied the move from an industrial to a service based economy. Describing the reasons for the vulnerability of older workers, they cite the pressures of globalisation and changes in skilling requirements as the

predominant cause of older worker redundancy. This restructuring, they state, has helped validate negative stereotypes of the competence of older workers which are common amongst employers despite the need to encourage extended engagement with the workforce as a means of avoiding projected labour shortages. Although Bittman et al.'s (2001, p.6) investigation of the impacts of redundancy failed to find conclusive evidence that employers harboured significantly negative views of job seekers who had experienced job redundancy, studies of employer perceptions of older employees have certainly been identified as likely barriers to older labour force participation (Price et al., 2004; Loretto and White, 2006; Kossen and Pedersen, 2008).

2.4.2 Ageism and Stereotyping

Bittman et al. (2001) and Duncan and Loretto (2004) , sharing Patrickson and Hartman's (1995) earlier concern about the impacts of industry restructuring on the engagement of older workers with the labour force, have suggested that ageist trends in redundancy have narrowed the recruitment pool leading to a loss of skills and experience from the labour force; outcomes that are counterproductive to both corporate and national economies. Brooke and Taylor (2005) also warn against undervaluing older workers. They state that Australian quantitative research has identified that age linked attribution is not uncommon in the labour market and that strategic human resource management (HRM) theory has reinforced ageism in management thinking. New management mindsets would be needed, they stress, to avoid the loss of expertise occurring with the movement of older aged employees out of the labour market and the threat this posed for productivity, a cornerstone concern for human resource management.

Investigating the potential for policy action to result in positive outcomes, Patrickson and Ranzijn (2004) and Loretto and White (2006) , mirror the views of Patrickson and Hartmann (1995) . They suggest that policy approaches that emphasise self-help, self-sufficiency, independence and personal responsibility and that put pressure on older Australians to work beyond traditional retirement age, needed to consider how industry and employer stereotypes of older workers that centre on skills deficits, inflexibility and lack of reliability might impact on the ability of Baby Boomers to continue in or gain employment.

2.4.3 Job Fit

There can be no doubt of the importance of the role of employers in facilitating any increase in the number of older workers in the labour force and Patrickson and Ranzijn (2004) and Loretto and White (2006) certainly recommend that policy needs to consider the impact of employer promoted older worker stereotypes. However, a number of authors have encouraged a wider perspective of the factors influencing employer staffing and recruiting preferences. Loretto and White (2006) draw attention to the fact that previous studies that sought evidence of employer perceptions of older employee attributes had failed to explain the gaps between the positive views of older employees evident in surveys and the persisting low levels of older workers being retained or recruited. They suggest that the assertions made by Oswick and Rosenthal (2000) , that links between job type and age are strong enough to underpin theories about ageism in the workplace, relied on an employer bias focus that was too narrow and ignored the likely influences of structural factors and employment policies. Brooke and Taylor (2005, p.417) also recommend against oversimplifying the relationship between employer attitudes and older worker recruitment and retention. Citing the results of a number of studies in the United Kingdom and in Australia they suggest that the relationship between the attitudes of employers and organisational behaviour are “...complex and variable”.

Exploring changes in market demand that have resulted from the move to a knowledge based economy, Yeatts et al. (2000) , Bittman et al. (2001) , Patrickson and Ranzijn (2005) , and Jorgensen and Taylor (2008) all discuss ‘job fit’ and the difference in skilling levels, adaptability and significant changes in workplace technology that might make older workers a poorer job fit than younger more tech savvy labour market competitors. Bittman et al. (2001, p.39) found that “...employer attitudes constitute a significant barrier to the employment of older workers” and that it was employer perceptions of job ‘fit’ and the need for “...innovative, energetic and independent workers” (Bittman et al., 2001, p.47) in a diverse and flexible workplace, rather than stereotypical thinking, that might lead to preferential selection of younger workers.

Kerr et al. (2002) and Jorgensen and Taylor (2008) are even less inclined to view negative employer and industry stereotyping as a barrier that, if removed, would lead to higher

levels of older labour force participation. They characterise the employment problems affecting older workers as predominantly linked to a lack of appropriate skills and abilities that make them a poor choice for a workplace demanding high interactive, motor and cognitive skills (Kerr et al., 2002, p.84; Jorgensen and Taylor, 2008, p.19). Kerr et al. (2002) suggest that employment services have a vital role to play in providing job search and job training appropriate to building the capacity of older workers. Jorgensen and Taylor (2008) also promote building individual capacity as a core concern for policy directing increased mature age labour force participation. They recommend the creation of resources within older workers, rather than for older workers, as the method used to achieve policy aims.

2.4.4 Deregulation of Industry and Conflicting Ideology

Whilst some researchers might cast doubt on the influence of stereotypical thinking around older workers as a major influence on recruitment decisions, Kossen and Pedersen (2008) highlight other circumstances that exert a strong influence on industry approaches to employment. In particular, they identify government de-regulation policy as a significant factor in reinforcing employer preferences for younger workers. Young workers are seen as more suited to the human capital demands of more 'flexible' forms of work, thereby exacerbating the marginalisation of older workers in the labour market. Along with Jorgensen and Taylor (2008) they emphasise the contradictory nature of current Australian government policy that puts pressure on industry to employ or re-employ older workers even though their wider policy agenda encourages labour market deregulation. They also suggest that the increasing availability of casual and part-time employment in the 'peripheral' sector, which has emerged as a response to labour market deregulation, might suit some older workers, but the lack of more secure full-time employment would prove problematic for many trying to achieve economic self-sufficiency.

2.4.5 Workplace Obstacles

In addition to a labour market preference for younger employees, the existence of number of workplace conditions that have been recognised in the literature as disincentives to older labour force participation can also be classified as 'push' factors. Brooke and Taylor (2005) cite lack of workplace training, the failure of employers to make allowances for the

declining physical ability of older workers and the tendency of employers to recognise the role of current knowledge in younger workers rather than the experience and skills of older workers. They suggest that “...normative and prescriptive rhetoric and policies have developed faster than evidence-based knowledge” and that ‘age awareness’ should inform rather than override employer assessments of individual attributes and capacities that supported the optimal placement of older employees in the workplace (Brooke and Taylor, 2005, p.427).

A number of publications have advanced specific recommendations about the workplace environments likely to suit the requirements of mature age workers and the overwhelming frontrunner is greater workplace flexibility. Galinsky (2007) , Shacklock et al. (2007) ; Government of South Australia (2009) , Australian Institute of Management (2013) , Buckley et al. (2013) , and Tikkanen and Billett (2014) all indicate that flexible workplace conditions are key to reducing the impact of a range of ‘push’ factors for older workers, such as increases in non-work responsibilities and declining stamina and health. National Seniors (2011, p.23), states that:

The ability to work part-time or flexible hours has been found to be the most important facilitator, after good health, for older people to work beyond retirement age. They can also increase the employment participation of older Australians who face other barriers to working such as physical illness, injury or care-giving responsibilities.

In presenting two comprehensive reports on the barriers associated with mature age participation, the National Seniors Productive Ageing Centre (2011 and 2012) supported the provision of appropriate mature age job search assistance but made the point that conditions in the workplace would also need to take into account the requirements of older workers for less physically demanding occupations, harmonious (non-ageist) work environments, more ergonomic conditions and greater working hours flexibility. Despite their assertions, Shacklock et al. (2007, p.152) state that, overall, there is a lack of research concerning the types of workplace arrangements that would be most attractive to older people wanting to remain in or re-enter the workforce.

2.4.6 The Significance of Being a Baby Boomer Woman

If there is doubt behind the economic rationale underpinning increased labour force participation policy and about the capacity of the older target population to overcome the participation constraints posed by environmental 'push' and 'pull' factors, there is also considerable scepticism about the likely success of a policy that promotes outcomes such as the improved economic and social self-sufficiency of older Australians, but fails to consider the repercussions of significant diversities that exist in older cohorts generally and amongst Baby Boomers specifically. A persuasive amount of research is at odds with the linear assumptions of a policy that offers a pathway through the problems associated with population ageing without adequately considering the complexities associated with a key diversity; gender. Certainly, there is little attention to the impact of gender in most of the reports that seek to direct policy development as a response to the imminent challenges of ageing Baby Boomers and structural ageing in general. This is somewhat surprising in light of government recognition of the higher life expectancy for women (Commonwealth of Australia, 2003, 2007 and 2010) and the majority representation of women in the ranks of age pensioners (Harmer, 2009).

Academic interest in the potential role that women would play in shoring up a workforce eroded by the effects of rapid ageing was evident from the early 2000s. Austen and Giles (2003) , commenting on the possible effects of structural ageing on women's involvement in the paid workforce, suggest that the women's lower rates of participation and relatively high levels of involvement in part-time work, identify them as a logical focus for policies targeting labour market adjustment in the face of challenging demographic shifts. However, although the first two Intergenerational Reports envisage that women's levels of participation are likely to remain significantly below men's as they age beyond 45 (Commonwealth of Australia 2002, p.72; 2007, p.22), only the last report makes specific mention of this potential, pointing out that Australia's labour force participation rates across all cohorts, but most significantly, for women 55 years of age and over, have improved since 2000-2005 to reach above the OECD average (Commonwealth Government of Australia, 2010).

Despite these increases in older women's participation levels and a reduction in the older labour force participation gender gap (Temple et al., 2017), questions remain about the capacity of Baby Boomer women to boost their labour force participation sufficiently enough to either make a meaningful contribution to positive economic and fiscal outcomes or to achieve financial self-sufficiency. A considerable body of literature explores the enhanced complexity of 'push' and 'pull' factors when considered in the context of gender. The literature focuses on how occupational segregation in the labour force, considerable contributions of non-remunerative labour and the increasing levels of separation and divorce experienced by Baby Boomer women are reflected in their past and present labour force participation trends. The literature also suggests that Baby Boomer women's lower levels of retirement assets including superannuation and their continuing concentration in less secure and less remunerative employment indicates that, contrary to policy expectations, older age poverty is a very real threat for the women of this generation.

2.4.6.1 Occupational Segregation

Most Baby Boomers entered the workforce in the 1960s and 1970s when there was a high demand for skilled and unskilled labour in the male dominated sectors of industry and manufacturing and women were typically concentrated in labour intensive banking, clerical and retail occupations (Gini, 1998; Carson and Kerr, 2001). Blackmore (1992, p.357) suggests that this segregation was a feature of a labour market that continued to be perpetrated through manipulation of the concept of 'skill' to serve the interests of men protecting their labour interests, also described by England (2010, p.150) as "gender essentialism", or a fundamental belief in the gendered differences in interests and skills. Pocock (1998) states that it is this segregation in the labour force that disadvantaged women both in terms of occupational segregation and underrepresentation in a large number of male dominated occupations and their increasing representation in less secure forms of employment. She goes on to cite the OECD's mid-1980s rating of Australia as "the most sex segregated labour force in the OECD" (Pocock, 1998, p. 590) as further evidence of the employment difficulties that historically faced Australian women.

Gini (1998, p. 5) comments that only with the increases in the number of women returning to work after having children during the late 1970s and 1980s, had women begun to seek employment outside women's traditional areas of employment as "...nurses, teachers, librarians and clerical workers...". However, a study by Gringart and Helmes (2001, p.23) concludes that despite apparent efforts by employers to encourage unbiased attitudes in recruitment and employment, perceptions of the 'masculinity' and 'femininity' of some jobs continued to promote segregation of men and women. They also note that in addition to the gendering of occupations that led to a narrow range of traditional employment options for women, age was also contra indicated for women in the work force "As far as employability is concerned, women age sooner than men..." (Gringart and Helmes, 2001, p.23), adding to the 'jeopardy of gender' to confer additional disadvantage on older women in the labour market context, a view that is supported by Bittman et al. (2001) .

2.4.6.2 The Impact of Education on 'Push'¹⁰ Factors

The increased movement of women out of traditional gendered work place occupations (Gini, 1998) is linked by many researchers to increasing levels of education experienced by older and particularly Baby Boomer women (Paulin and Riordon, 1998; Chapman et al., 2001; Chomik and Piggott, 2012; Buckley et al., 2013).

Karmel and Woods (2004) in the National Centre for Vocational Education Research (NCVER) report *Lifelong learning and older workers* found that there were significant links between levels of education, labour force participation and income levels, which are particularly strong for women across the lifespan, especially in relation to hours worked. They do, however, refer to an education 'effect' as a statistical association between the education and labour force participation rather than individual experiences. Laplagne et al. (2007, p.xvi) report for the Productivity Commission, *Effects of Health and Education on Labour Force Participation*, also caution that establishing the operation of the marginal

¹⁰ In this thesis the term 'push' factor refers to those factors that exert a force against individual or group endeavour and the term 'pull' factor refers to those factors that influence the direction of individual or group endeavour.

effects of education as an influence on Labour Force Participation on an individual basis, can be complex and relies on “...all other things being equal”.

2.4.6.3 Caring as a ‘Pull’ Factor

Warner-Smith et al. (2006) are not alone in suggesting that Baby Boomer women, unlike other generations, often find that they are providing care for elderly parents and also contributing to the care of grandchildren. Often referred to as the ‘sandwich generation’ (Brennan, 2007(b), p.116), a number of studies have focused on the likely effects that continuing increases in Baby Boomer women’s labour force participation would have on the provision of unpaid care have varied considerably in their conclusions. Whilst Jenkins et al. (2003) projected that, based on evidence at the time that women were increasingly fitting caring responsibilities around work this trend was likely to increase, Page et al. (2009) suggested that the caring responsibilities of mid-life women tended to be prioritised over labour force participation resulting in absences from the labour force or reduced working hours, reductions in income and relinquished advancement opportunities. For many Baby Boomer women, continuing care for dependent children as a result of the increasing average age of child bearing or the financial need of disabled or minimally employed older children was found to add to the overall burden of unpaid caring (Pierret, 2006).

2.4.7 Baby Boomer Health and Wellbeing – ‘Push’ Factor, ‘Pull’ Factor, Neither?

Health and the provision of health services is a critical concern in the context of population ageing and has been a central issue in government and academic exploration of the wider ramifications of structural changes to national age profiles. From the initial reports that canvassed the policy options that might address the problems associated with population ageing, health is an enduring theme on both sides of the debate that characterises population ageing alternately as a ‘crisis’ and an ‘opportunity’. Health as a dominant focus in the determination of appropriate ageing policy is raised in a number of contexts:

- As a factor underpinning the most likely area of rising government expenditure for populations experiencing rapid population ageing exacerbated by the ageing of the Baby Boomer generation
- As an older age determinant of the capacity for people of pre and post retirement ages to remain engaged in the labour force, community/society and the economy
- As a factor *consequent* upon the success or failure of older aged citizens to remain economically and socially engaged
- As a component of 'Active Ageing' (World Health Organization, 2002).

In the Intergenerational Reports (Commonwealth Government of Australia, 2003; 2007; 2010) the provision of health services for an ageing population is seen, on the one hand, as an issue that threatens to overwhelm government fiscal balances as a rapidly ageing population with diminishing levels of health put pressure on an already strained area of government expenditure. On the other hand, the provision of health services for older Australians is seen as a potential investment in human capital ensuring the health of those older workers whose continued labour force participation will be required to maintain national economic growth. The Productivity Commission's (2005) report, also sees the ongoing provision of health services as central to problems that beset governments faced by the demands of a changing population age structure.

The role of health as a determinant of labour force participation amongst Australians of working age, has certainly attracted the commentary of a number of government agencies. The impacts of health and mental health on labour force participation are clearly established by Laplagne et al. (2007) in their report for the Productivity Commission, *Effects of Health and Education on Labour Force Participation*. They assert that the prevention and effective treatment of health problems, and in particular, mental health/nervous conditions, is strongly associated with the avoidance of substantial declines in labour force participation across all cohorts. The ABS (2014) research paper, *Examining Association Between Self-Assessed Health Status and Labour Force Participation Using Pooled NHS Data*, suggest that the data supports a strong association between health status and labour force participation.

Examining the nexus of health, labour force participation and older age, Buckley et al. (2008) employ an epidemiological lens in their investigation of the increasing incidence of obesity amongst older Australians, its potential for increasing withdrawal of older Australians from the workforce and its likely contribution to increases in health expenditure as a consequence of the health threats implicit in obesity. Cai and Kalb (2006), Zhang et al. (2009), National Seniors Australia (2011), Buckley et al. (2013), Pit et al. (2013), ABS (2014) and National Seniors Australia (2014), all find a strong relationship between impaired levels of health and total or partial withdrawal from labour force participation and most establish that the incidence of withdrawal from the labour force for health reasons increases with age.

However, Cai and Kalb (2006) and Buckley et al. (2013) both confirm that little is known about the health as a consequence of the inability of older workers to maintain or gain employment. Buckley et al. (2013) suggested that although it was unlikely that the inability to engage with the labour force would result in the health problems discussed in their study, they conceded that mental health outcomes were not included in the factors that they had considered. Cai and Kalb (2006) also made the point that their study had not ruled out the possibility of declines in health or mental health as endogenous to labour supply, that is, that declines in health and mental health might result from factors that occurred as a result of not participating in the labour force.

Overall the literature presents analyses of the links between health and older labour force participation as linear, with levels of health either impacting individual capacity to undertake employment or, potentially, being impacted by the failure of older workers and job seekers to maintain or find appropriate and remunerative employment. However, there are several reports and articles that have explored 'active ageing' as an avenue for higher levels of older age health and wellbeing based on this concept promoted by the World Health Organisation as a "... process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age" (World Health Organisation, 2002, p. 12). As a concept, the World Health Organisation's (2002) *Active Ageing Framework* moves away from simple conceptions of health and wellbeing as either a precursor to, or outcome of participation. Instead, it emphasises the interlinked nature

of health, participation and security and identifies the importance of access to economic determinants of active ageing such as labour force participation.

Boudiny (2013) acknowledges that previous ageing models favouring conceptions of old age as a gradual withdrawal or disengagement from society and legitimising trends towards early exits from the labour force, were inappropriate in light of the escalating anxiety around the likely impacts of 'global greying'. However, he is reluctant to engage preferentially with the concept of 'active ageing' which he suggests "...is still surrounded by a lack of clarity regarding its interpretation" (Boudiny, 2013, p.1078), confirming that there is a lack of academic agreement on what constitutes 'active ageing'. Despite the World Health Organization (2002) high profile *active ageing framework*, he states that not only have authors failed to agree on what constitutes active ageing, the term is frequently used interchangeably with 'healthy ageing' and 'productive ageing', terms which are interpreted differently by different authors.

In identifying a way forward for policy that hopes to overcome the challenges of population ageing, Kalache (2013) ratifies the notion of active ageing, as expounded by World Health Organization (2002) , in his promotion of the social and economic potential of older Australians. He suggests that there are substantive benefits for governments that adopt an active ageing policy framework. In terms of health and increased labour force participation he states active ageing supports measures such as "...harnessing the power of the older workforce..." (Kalache, 2013, p. 55). This should be undertaken through the development of inclusive and flexible workplaces that support older age not only as an economic necessity but also as a means of decreasing the rate of mental and physical decline associated with ageing "...which is largely related to external social, environmental and economic factors...which are modifiable determinants..." Kalache (2013, p. 34).

2.5 Conclusion

There is no question that there was an unprecedented rise in the international focus on population ageing between the late 20th Century and the early 21st, particularly amongst the developed nations. For many of the developed nations concerns about population ageing were synonymous with concerns about the ageing of substantial Baby Boomer

generations. However, the 'problems' associated with ageing Baby Boomers, which included a more rapid transition into demographic ageing accompanied by an expected dramatic downsizing of national labour forces and equally dramatic increases in older dependence on government funded income supports and services, could not be expected to affect all developed countries equally. For many developed countries Baby Booms had been more of a Baby Blip. This was not the case for Australia, Canada, New Zealand and the United States who had all recorded substantial population 'bulges' as the result of the 'booms' and 'busts' in birth rates between the mid-1940s and mid-1960s.

With no historical precedents to guide policy responses to avoid the expected impacts and in a climate dominated by neo liberal political culture that favoured the roll back of the welfare state, free market competition and the roll back of the welfare to 'safety net' level it was not surprising that, in Australia, the extension of existing policy would seem to be a safe option. The principles of 'active society' which had guided the paring back of welfare supports in the general population encouraged a similar response to reducing welfare availability amongst older Australians. Adopting a 'one size fits all' policy; increasing the official retirement age, would, it was suggested, keep Australians working longer, therefore maintaining the size of the labour force and reducing the need for welfare.

The response to this policy has been varied with many academics rejecting the 'crisis perspective' of the government and questioning the likely success of a policy that fails to consider population diversity, particularly amongst the Baby Boomer generation spearheading population ageing. Literature from Canada, New Zealand and the United States confirms that these governments have adopted a similar stance to Australia's in recognising the need for highly residual welfare provision, however, the differences in welfare systems and social and labour force conditions has resulted in differing policy approaches.

Of particular concern in the Australian context is the position of Baby Boomer women who are particularly disadvantaged in establishing labour force relationships that have or will contribute significantly to financial self-sufficiency. With substantial gaps in labour force engagement, historical experiences of occupational segregation and varying levels of

vocational and higher education, 'job fit' for older Baby Boomer women is difficult to establish. The difficulty for Baby Boomer women in obtaining work equal to the challenge of building financial self-sufficiency, is also challenged by the continued stereotypical thinking of recruitment personnel and employers that encourages negative attitudes to the employment of older female workers.

For Baby Boomer women, the challenges to labour force participation found in policy and the workplace are often joined by the challenges in their more immediate environments. Informal care provision has and will continue to be the responsibility of women. For Baby Boomer women the likelihood of responsibilities for the concurrent care of parents, children and grandchildren creates additional demands not easily accommodated in the workplace.

In more recent times, questions of the rights of older Australians, particularly women, have represented a challenge in the context of the availability of employment. Human rights concerns have been raised about the entitlement of older Australians to be employed if they chose and for discrimination against them to be an issue of critical importance. Whilst there is no denying the value of a human rights approach to this problem, there is considerable conflict between the ideology that underlies the policy seeking to increase older labour force participation and the potential to compel changes in the workplace in a 'free market' economy.

Despite considerable concentration on the interface of Baby Boomer women and work and despite labour force participation increases amongst this cohort, the gap between the labour force participation levels of Baby Boomer men and women persists and questions remain about the ability of Baby Boomer women to respond to this policy in a way that does not result in outcomes other than those anticipated by the legislation. The objective view of most research certainly articulates the problems that are expected to be experienced by this cohort, but only the exploration of the experiences of Baby Boomer women at the subjective level will increase our knowledge of why labour force participation by Baby Boomer women continues to be problematic in the context of the current policy.

Chapter 3: Research Design and Methodology

3.1 Introduction

Current levels of participation confirm that Baby Boomer women's levels of participation have remained significantly below those for Baby Boomer men despite targeted government policy intervention to increase participation by this generational cohort. The principal concern of this research is to enhance our understanding of the factors that have contributed to past patterns of labour force participation by Baby Boomer women and how those patterns and other factors are implicated in current levels of participation. Although a considerable body of literature that has focused on how barriers to labour force participation by older women might be impacting labour force participation rates, academic exploration has been largely objective. This objective perspective has encouraged a focus, for example, on the economy, the labour force, and recruitment and employment as likely locations for barriers to labour force participation by older women generally and Baby Boomer women specifically. However, it is the contention of this research that only the experiences of Baby Boomer women themselves, only sparingly addressed in the literature, can provide detailed insight into how constraints on labour force participation vest at the individual level.

This gap in the literature raises questions about the sufficiency of current knowledge relating to those factors that influence labour force participation by Baby Boomer women and how policy strategies designed to increase labour force participation might result in outcomes for these women other than those anticipated in key policy documentation. It also highlights that the methodological preference of researchers to date for quantitative definitions of the problems relating to labour force participation by this cohort. It is the contention of this research that an increased depth of understanding of the issues impacting participation by Baby Boomer women requires a more comprehensive methodological approach.

The objectives of this research (refer to Chapter 1, Section 1.4) will be met through the adoption of a mixed methods approach to data collection and analysis. This, in turn, will facilitate responses to the research questions (refer to Chapter 1, Section 1.4).

The use of a mixed methodology provides the opportunity for the rigour of quantitative research and the richness of qualitative investigation to be combined. This will facilitate a better understanding of how personal, political and global factors might impact on the desire and/or the ability of Baby Boomer women to participate in the labour force as a means of achieving financial self-sufficiency and general wellbeing.

3.2 Mixed Methods

The value and appropriateness of mixed methods in research has been the subject of academic argument since the 1980s (Casey and Murphy, 2009; Denzin and Lincoln, 2011; Johnson and Christensen, 2014). Central to these arguments was the contested belief that it was not possible to combine qualitative and quantitative research paradigms due to the fact that they were each informed by apparently incompatible epistemologies. It was convincingly argued, however, that the incompatibility thesis that resulted from the 'paradigm wars' failed to recognise the potential benefits of a third paradigm that could result from the skilful combination of positivist and non-positivist ideas and methods (Johnson and Onwuegbuzie, 2004; Johnson and Christensen, 2014).

As academic discussion progressed through the 1990s and early 2000s, the third paradigm of research, mixed methods, began to assume a shape and direction that went beyond the limitations of adhering solely to either qualitative or quantitative research that had previously faced researchers, and move towards the "...rejection of "either-or" choices at all levels of the research process" (Teddle and Tashakkori, 2010, p.5). Whilst the debate continues, a number of authors have been critical to the development of the paradigm. These authors, whose contributions are detailed in Table 3.1, have broken down the previous qualitative/quantitative dichotomy, establishing the purpose and usefulness of mixed methods research and identifying appropriate procedures and strategies they have been instrumental in legitimising mixed methods as a third research paradigm.

Table 3.1: Mixed Methods Literature

Author	Contribution
Greene et al. (1989)	Identified a classification system of types of mixed methods designs
Brewer and Hunter (1989)	Focused on the multimethod approach as used in the process of research
Bryman (1988)	Addressed reasons for combining quantitative and qualitative research
Morse (1991)	Developed a notation system
Creswell (1994)	Identified three types of mixed methods designs
Morgan (1998)	Developed a typology for determining type of design use
Newman and Benz (1998)	Provided an overview of procedures
Tashakkori (1998)	Presented topical overview of mixed methods research

Source: Adapted from Creswell and Plano Clark, 2011, pp. 23-24

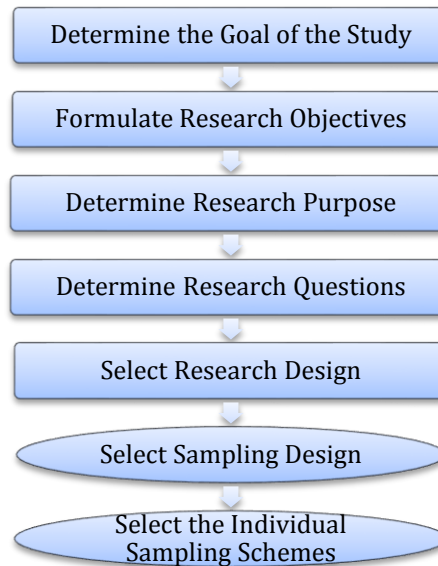
Amongst those authors supporting mixed methods research there is a consensus of opinion that the purpose of combining the elements of both quantitative and qualitative research is to achieve breadth and depth of understanding and corroboration (Teddlie and Tashakkori, 2003; Johnson et al., 2007; Teddlie and Tashakkori, 2010; Creswell and Plano Clark, 2011). Mixed methods research enables the operationalization of methodological triangulation across and/or within methods (Casey and Murphy, 2009). Combining critical social enquiry with the rigour of quantitative research, which is grounded in “an empirical world that is obdurate and talks back to investigators” (Denzin and Lincoln, 2011, p.10), is a triangulation strategy that can bring rigour, complexity and richness to research when the rationale for its use is clearly articulated by the researcher (Casey and Murphy, 2009; Creswell and Plano Clark, 2011).

3.3 The Methodological Rationale

As in all matters associated with the design of mixed methods research, selections of strategies and processes should all reflect the fundamental importance of the research questions. Accordingly, the choice of a research sample should relate directly to the research design which, in turn, services the objectives of the research. Onwuegbuzie

and Collins (2007, p.291) break development of the data sampling process into seven sequential steps outlined in Figure 3.2.

Figure 3.1: Data Sampling Process



Source: Onwuegbuzie and Collins , 2007, p. 291

The choice of a mixed methods design for this research is directed by a pragmatic world view that melds both quantitative and qualitative methods in a 'what works' approach to the resolution of the research objectives (Tashakkori, 1998, p.12). Although quantitative and qualitative approaches will both contribute to the investigative process the rational for the use of mixed methods within this research project identifies specific roles for each methodological strand:

- The use of policy documentation as textual data to establish the relevant policy context that together with the analysis of secondary quantitative and primary qualitative data will inform the conclusions of this research,
- The use of secondary data to develop a clear picture of past patterns and current levels of labour force participation by Baby Boomer women,
- The use of secondary data to investigate which individual level variables are linked to levels of labour force participation by these cohorts,
- The use of secondary quantitative data to establish levels of participation among Baby Boomer women who participated in the NOBLE II survey, to enable comparison with national and state level Census data,

- The use of both quantitative and qualitative primary data to triangulate data across methods (Thurmond, 2001; Teddlie and Yu, 2007; Casey and Murphy, 2009) providing a deeper understanding of how factors at an individual level underlie the demographic dimensions of labour force participation by older women generally and Baby Boomer women specifically. This approach also facilitates investigation of how factors at the individual level are influenced by and in turn, impact on local, national and international level dynamics,
- The use of triangulation across and within methods (Denzin, 2012) through the comparison of qualitative and quantitative data relating to factors influencing Baby Boomer women's labour force participation, employment and retention and the comparison of data from interviews with Stakeholders and Baby Boomer women relating to recruitment and employment opportunities as determinants of labour force participation.

3.4 Secondary Data

The following secondary data sources were selected for this research:

- Australian Census of Population and Housing (Census)
- Household, Income and Labour Dynamics of Australia (HILDA) Survey
- Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications (NOBLE II) to provide historic data relating to the participants of this research who are a sub-set of the participants of the NOBLE II survey
- Australian policy documentation.

3.4.1 The Australian Census of Population and Housing

The *Australian Census of Population and Housing* (Census) provides a measure of the number of people in Australia on Census night and key economic and social indicators relating to individuals and their housing (Australian Bureau of Statistics, 2015). These data derive from five yearly self-enumerated surveys.

Census data has been used to provide a broad statistical overview of Baby Boomer labour force participation in Australia. The overview begins with trends in generational labour

force participation rates at a national level from 1966 to 2011. These patterns of labour force participation are then broken down by sex and by age cohort as a basis for comparison of the effects of gender and age on participation. To establish basic comparability of data at national and local levels, national level statistical findings in relation to labour force participation rates in 2011, the latest Census year, are compared with labour force participation rates for Baby Boomers in the LGAs¹¹ in the North West Adelaide region from which the NOBLE II project sample was obtained; Charles Sturt, Playford, Port Adelaide Enfield, West Torrens, Gawler, and Salisbury (Grant et al., 2009). These data are useful in establishing a broad perspective of Baby Boomer and women's labour force participation, particularly in relation to trends in labour force engagement and disengagement, employment status, gender, age, skill and qualification levels, however it does not provide any information on health and disability.

3.4.2 Household, Income and Labour Dynamics of Australia Survey

The *Household, Income and Labour Dynamics of Australia Survey* (HILDA)¹² survey is a broad social and economic longitudinal survey that has been conducted annually since 2001, with each survey being referred to as a 'data wave' (Summerfield et al., 2013, p.2). This survey compiles data at 'household' and 'individual' levels, providing, for example, information about personal characteristics, individual patterns of labour force attachment, work preferences and socioeconomic status (Gong and McNamara, 2011). The sample design for this data base selected respondents whose characteristics align well with the Australian population as a whole and is therefore appropriate for inclusion in the quantitative analysis of this thesis. HILDA data are used in this research to investigate variables and to make comparisons not available from the Census data, specifically any changes in labour force participation rates that might be linked to differing levels of health and disability.

¹¹ Local Government Area – used in the analysis of 2011 census data, these areas are non-ABS structures that are defined by Departments of Local Government

¹² HILDA data used in this research is unweighted.

3.4.3 Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications (NOBLE II) Study – An ARC Linkage Project (LP0990065)

This study focuses on an exploration of work and health related issues amongst South Australian Baby Boomers (men and women born between 1st January, 1946 and 31st December, 1965) (Population Research & Outcome Studies, 2012). The project, obtained its participants from two identical South Australian cohort studies; the *North West Adelaide Health Study* and the *Florey Adelaide Male Ageing Study* (Taylor et al., 2014). These data were obtained via a CATI (Computer Assisted Telephone Interview) survey of the participant sample of 1,642 men and women aged between 30 and 65 years in late 2011 (the time of the study). As well as demographic information, the data collected included variables such as labour force status, occupation, job security, financial status, family structure, household income, self-reported health status and plans for retirement. Although these data are not longitudinal, they do provide a detailed labour force related 'snap shot' of Baby Boomers at the time of the survey and which corresponds with the 2011 Census. The data were weighted using the ABS data so that the health estimates calculated would be representative of the adult populations of the North West area of Adelaide¹³. As the population sample from which participant samples for this research are drawn, these data not only provide an historical context for participants in this research project, they also provide the statistical foundation for the collection and analysis of primary data.

3.4.4 National and State Government Policy Documentation

Policy documentation is a vital source of data to establish how current government discourse and governance shapes the labour market decisions of individuals and commercial enterprise (Carabine, 2001) and whether those decisions reflect outcomes originally envisaged by the policy writers. A range of pre-policy reports and proposals, publicly available policy documents will be the predominant source of data relevant to the

¹³ The data were weighted to probability of selection in the household at time of respondent selection and weighted to age group and sex to the Australian Bureau of Statistics 2009 Estimated Residential Population. Probability of selection of the adult in the household was calculated from the number of adults in the household, and the number of telephone listings in the EWP that reach the household. Weighting was used to correct for the disproportionality of the sample with respect to the population of interest. The weights reflect unequal sample inclusion probabilities and compensates for differential non-response.

policy analysis forming part of this research. These documents will include three *Intergenerational Reports* issued in 2003, 2007 and 2011 (Commonwealth Government of Australia, 2003; 2007; 2010), COAG reports and statements (COAG, 2006(a); 2006(b); COAG Reform Council, 2010) and the *South Australia's Strategic Plan* (Government of South Australia, 2011 (revised from 2007)) and its key ageing policy document *Improving with Age: Our Ageing Plan for South Australia* (Government of South Australia, 2006). As a source of data in relation to older labour force policy and its effects on older populations the Intergenerational Report of 2015 (Commonwealth Government of Australia, 2015) was not used due to its issue date in 2015, the same year that Baby Boomer women were interviewed.

Productivity Commission reports relating to the expected effects of ageing of the Australia's population are not included as sources of data in this research. The reason for their omission is that many of their recommendations were mirrored in the first three IGRs and those that were not can be seen as contra indicated in respect of policy directed at increasing older labour force participation.

3.5 Primary Data Sampling Design

There are some tensions in the sample selection aims of mixed methods research design. Morse (1991) , for example rejects claims that sampling can be random when it involves the smaller sample sizes typical of mixed methods research. Such a claim, she suggests "...violates both the quantitative principle that requires an adequate sample size in order to ensure representativeness and the qualitative principle of appropriateness that requires purposeful sampling..." (Morse, 1991, p.127). However, Onwuegbuzie and Collins (2007) encourage researchers to go beyond the constraints of suggestions that perpetuate the dichotomous positions of the paradigm arguments of the 1980s. They state that there is a lack of consistency backing up claims that typical sampling designs for quantitative research favour random sampling and larger sample size whilst those for qualitative are based on non-random sampling and smaller sample size (Onwuegbuzie and Collins, 2007, p.282).

Breaking down the 'either/or' arguments around sampling design considerably expands the options for mixed method researchers. The wider choice of sampling procedures that

includes both quantitative and qualitative elements facilitates the creation of complementary data bases that will deliver “...both depth and breadth regarding the phenomenon under study” (Teddle and Yu, 2007, p.85).

As in all aspects of mixed methods research, the reasons for adopting a mixed methods approach needs to be clearly articulated, nowhere more so than in the selection of data collection strategies forming part of the overarching data sampling design. Teddle and Yu (2007, p.89) state that combining quantitative and qualitative sampling strategies for

mixed methods research can effectively be done in one of five ways:

- Basic mixed method sampling
- Sequential mixed method sampling
- Concurrent Mixed Method sampling
- Multi-level mixed method sampling
- Sampling using multiple mixed method sampling strategies.

The choice of strategies will depend on a number of circumstances that are, again, related to the aims and objectives of the research. Of key importance in sampling strategy choice are the timing of the sampling and the relationship of the samples to one another, both of which will be a reflection of the research design.

In this research project there are three sample populations:

1. **Quantitative** - Baby Boomer women, a sub-sample of the NOBLE II project participants
2. **Qualitative** - A sub-sample of Baby Boomer women from the first sample (nested¹⁴)
3. **Qualitative** - A sample of NGO, Government and Quasi-government Stakeholders.

This research design will make use of triangulation within methods using the data from all three samples to look for data convergence and divergence in the exploration of the research phenomena.

¹⁴ Nested connotes that it the sample is a sub-sample from within another sub-sample

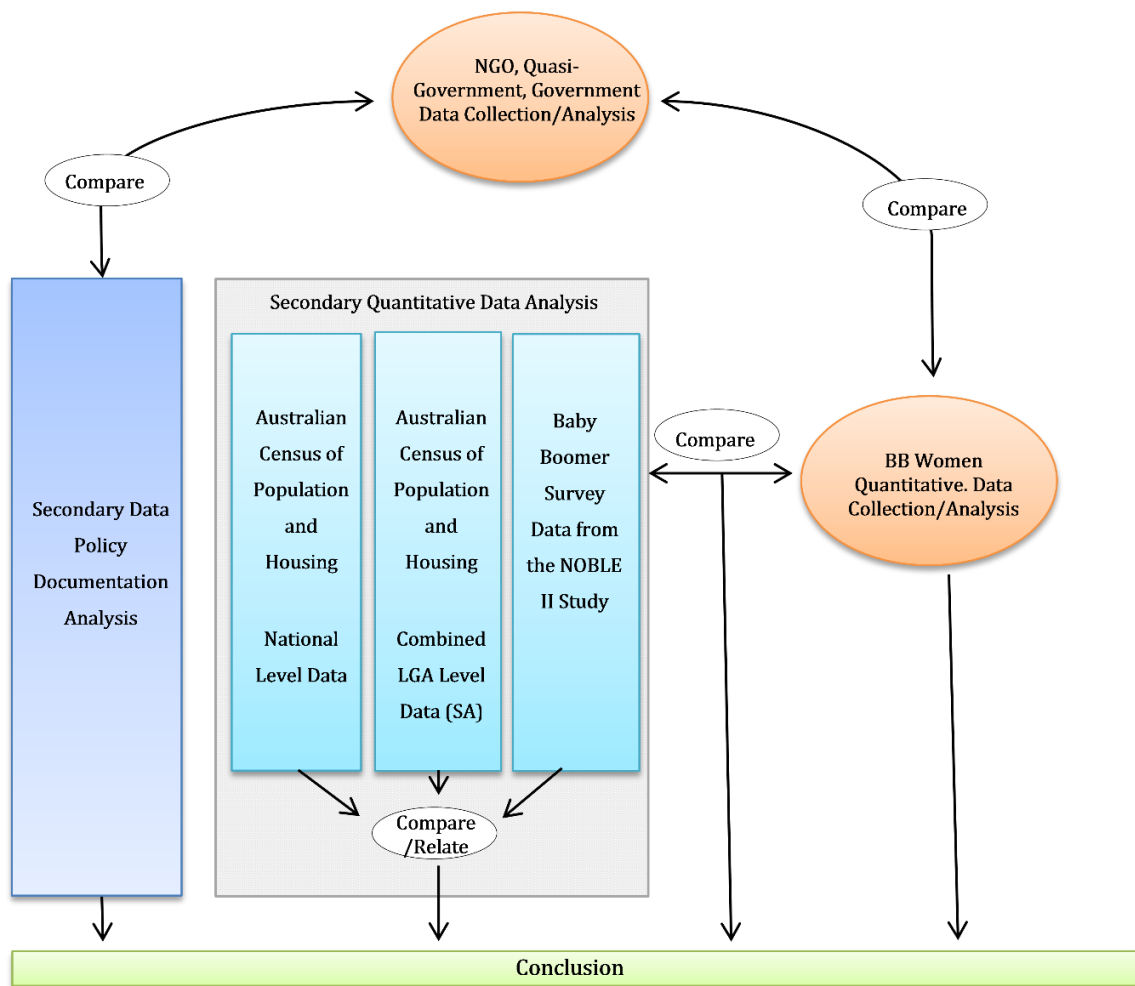
The first sample is a sub sample of the NOBLE II project which provides data for a comparative quantitative analysis of Baby Boomer women. Sample two is a sample nested within sample one (Onwuegbuzie and Collins, 2007) and it is the triangulation of the data from this sample with Census data and data from sample three that contributes to the rich and authentic analysis (Seal and Silverman, 1997; Casey and Murphy, 2009) that is a primary objective of this research. These data are useful in informing our understanding of how a multiplicity of factors at the individual (micro) level of the Systems Framework guiding this research, are influenced by elements at the macro, meso and exo levels. Overall this methodological approach shows how the interplay of the factors and elements in all three levels of the framework impacts labour force participation by Baby Boomer women and their ability to achieve the self-sufficiency outcomes envisaged by the policy directed at increasing older labour force participation.

The relationship between samples two and three can best be described as multi-level in the context of the theoretical framework; individual (micro), NGO, quazi-government and government (meso) (Onwuegbuzie and Collins, 2007; Teddlie and Yu, 2007). Both samples provide interview data relating to factors that impact the ability of women to maintain or gain employment. The value of the data from these two samples to the overall triangulation of data across methods is not an attempt to achieve validity or even to compare validities (Adami and Kiger, 2005; Denzin, 2012). Rather, analysis of this data will contribute further to the depth of understanding proposed by this research by enabling an enhanced perspective of interactions/relationships between different components and levels of the theoretical framework.

The sampling strategy that is most often identified as appropriate for this type of mixed methods approach is concurrent sampling (Onwuegbuzie and Collins, 2007; Teddlie and Yu, 2007; Creswell and Plano Clark, 2011). However, the outcomes of this research do not require concurrency of data. This research, which will obtain data from an existing participant population and from participants with specialist knowledge and random availability, has used sampling design that is more sequential than concurrent.

Figure 3.2 presents a schematic of the research design which addresses the objectives of this research. This design will guide the primary data sampling techniques and procedures necessary to obtain the qualitative data detailed in the design.

Figure 3.2: Methodology Schematic



3.5.1 Primary Data Sampling Techniques and Procedures

Probability sampling techniques and procedures are based on the selection of one or more of four possible sampling techniques; random, stratified, cluster or mixed (De Vaus, 2002; Onwuegbuzie and Collins, 2007; Teddlie and Yu, 2007). The sample for the quantitative

strand of this mixed methods research, which focuses on Baby Boomers only, was selected from the non-probability sample of existing female NOBLE II participants, resulting in a stratified sub-sample of NOBLE II participants.

The sampling choices for qualitative research are less straightforward. A number of design decisions determined the appropriate non-probability sampling techniques and procedures for the qualitative sample. The first of these design decisions related to whether the research design was exploring typical (representative) or comparable cases, special or unique cases or, in the case of theory generating research, the cases that present as part of the research itself (Teddlie and Yu, 2007). Within these broad categories there were a number of choices of sampling procedures that could have been used to achieve the objectives of the research.

Baby Boomer Women

In the case of the qualitative sample of Baby Boomer women, comparability of cases was most appropriate to the research objectives. As a sample nested within a Baby Boomer subset of NOBLE II survey participants, the sampling techniques used to select participants for this research resulted in the selection of a sub-sample of 'typical case' (Teddlie and Yu, 2007) Baby Boomer women. These participants were invited to participate in a face to face interview with the option of a telephone interview if personal attendance was not possible.

Stakeholders

The techniques and procedures relevant to NGO, quasi-government and government representatives are also located within the purposive sampling procedures used for comparability. The reputational sampling procedure for this sample resulted in a sample of Stakeholders who could provide specialised information relating to Australian labour force policy, implementation processes and observed outcomes (Wickizer et al., 1993).

Selection Bias

Purposive selection of a qualitative sample, like other forms of convenience sampling, is subject to potential biases, however, in general, the value of qualitative samples is not their

potential to deliver representative or generalisable conclusions (Hedt and Pagano, 2011) but to provide an improved understanding of complex human issues (Marshall, 1996). The possibility of underlying and unmeasured attributes in the sample population influencing the rigour of this research is offset by clarification of the limitations associated with the data obtained from a small-n qualitative sample (Collier and Mahoney, 1996).

3.6 Sample Size

There are some distinct challenges associated with the choices of sample size in mixed methods research that seeks to combine the benefits of both representativeness, through its quantitative strand, and in depth information in its qualitative strand. Whilst a dedicated quantitative approach will aim for a population sample large enough to represent the population of interest (Teddlie and Yu, 2007), often based on calculations such as that proposed by Schulz and Grimes (2005), there is certainly no “gold standard” governing sample size in qualitative research (Luborsky and Rubinstein, 1995, p.105). Qualitative sample size is not easily pre-determined because it does not relate to proving or disproving hypotheses. Sample size is more likely to be a result of reaching that point in qualitative data collection at which the explorative aims and objectives of the research are satisfied, often referred to as the data saturation point.

The mixed methods approach of this research is predicated on the primary importance of the research questions and the need to achieve in depth information whilst being mindful of the role of representativeness in achieving the research objectives. This could, in many cases, present a sampling size challenge as a result of combining the two paradigms; larger sample size based on the need to establish representativeness vs. smaller sample size based on information saturation. However, the issue of representativeness is addressed principally, through the use of secondary data which establishes the context for the analysis labour force participation by both cohorts, and is not a major component of the investigation supported by the primary data. In addition, the combination of sequential and concurrent sampling strategies used in this research favour sampling techniques that are less likely to cause tensions in the choice of sample size. The final sampling design is outlined in Table 3.4.

Table 3.2: Sampling Design

Sample Number	Methodological Strand	Sample Type	Sample Size
1. Baby Boomer Women	Quantitative	Stratified sub-sample	Total NOBLE II BBW (n = 444)
2. Baby Boomer Women	Qualitative	Random Sample	22
3. Stakeholders	Qualitative	Reputational Sample	5

3.7 Qualitative Data Collection Methods

A Human Research Ethics Committee (HREC) 2014 Application for ethics approval was submitted in July, 2014. An Ethics Approval Number was granted in September, 2014 (see Appendix 1).

3.7.1 Baby Boomer Women

A Letter of Invitation to take part in an interview (see Appendix 2) that also included a Participant Information Sheet (see Appendix 3) was forwarded to 80 Baby Boomer women in September and in October, 2015. Of the 160 invitations sent, only six were returned to sender and 22 women booked interview times. Although no incentive was offered, the low response rate is more likely to have been a result of the time constraints experienced by many older women. This view was supported by the observation that there was a larger number of early cohort women respondents, most of whom were either not working or working part-time and whose caring responsibilities no longer included time-consuming care for grandchildren. All late cohort respondents were currently working and interviews had to be conducted around work and care commitments; before work or during a scheduled work break. Although the milestone requirements of completing a PhD limited the time available to send out further rounds of invitations, in hindsight, an increased number of respondents would probably have been achieved if a larger number of invitations had been issued in each of the two rounds of invitations.

The semi-structured interviews were designed to capture experiences of maintaining and/or seeking employment amongst Baby Boomer women and were conducted between October, 2015 and March, 2016. Although respondents could request either face to face or telephone interviews, all women chose face to face interviews at a public location chosen by the respondent. All interviews were based on an interview guide (See Appendix 4) that prompted discussion of the following:

- Past and current qualifications, training and occupations
- Experiences of unemployment and job search
- Changes in labour force statuses
- Forced or unforced withdrawal from or non-participation in the labour force
- Reasons for seeking employment or remaining in the work force
- Recruitment and workplace experiences of direct and indirect age and/or gender discrimination
- Updating knowledge and/or skills
- Experiences of socio-economic status, education/training and other diversities that have impacted labour force participation
- The value flexibility of employment conditions in the workplace
- The challenges of work life balance
- Links between health and labour force participation.

Interviews were recorded and transcribed and notes were taken during the interview in relation to non-verbal communication. Data resulting from the identification of common themes and significant dissimilarities were used for the analysis.

3.7.2 NGOs, Quasi-government and Government Representatives

A Letter of Invitation to take part in an interview (see Appendix 5) that also included a Participant Information Sheet (see Appendix 6), was forwarded to five senior executive level stakeholders. All stakeholders accepted the invitation and seemed keen to be involved in this research. Interview quality among the stakeholders was variable with some being more familiar with the subject matter than others. An improved depth of information

would have been achieved by issuing a second round of invitations to appropriate stakeholders, had there been sufficient time to do so.

Only stakeholders from NGO, quasi-government and government organisations directly involved with policies identified as relevant to Baby Boomer women's achievement of labour force statuses appropriate to personal and/or government goals aimed at achievement of financial self-sufficiency were approached. Sensitively framed face to face or telephone interviews were conducted with all five stakeholders at a time and place that suited their work commitments. An interview guide (see Appendix 7) prompted discussion that included:

- Confirmation of current status of relevant policies and their effectiveness in the areas of recruiting, anti-discrimination policies and practices, flexible workplaces, training for older workers
- How objectives, such as decreasing levels of labour force participation and employment among older women, are incorporated into core organisational aims.

3.8 Analysis of Data

Although quantitative and qualitative data sets in mixed methods research can be linked to create one data set which can be analysed as a whole, this research will preserve the integrity of both, using forms of analysis appropriate to each methodology and combining that analysis at the interpretive level covered in the discussion and conclusions (Sandelowski, 2000).

3.8.1 Quantitative Analysis

Quantitative data from secondary data sources was analysed in a number of ways. Simple descriptive statistics summarise data for Baby Boomer cohorts and labour force participation as frequency distributions providing an overview of the proportion of Baby Boomers and sex and age differentiated Baby Boomer cohorts engaged in labour force participation for each Census period. Cross-tabulation of data into frequency histograms was used to explore the impact of labour force linked variables on labour force participation by Baby Boomer cohorts.

The simplicity of this data analysis reflects the highly descriptive nature of the use of statistics in this research. This is a limitation that is referred to later as offering the potential for further quantitative investigation and analysis.

3.8.2 Qualitative Analysis

The analysis of qualitative data varied across data types. In the case of the analysis of data derived from policy documentation, analysis was based on the use of Bardach's 'eightfold path' (Bardach, 2005) which specifies an eight stepped process of policy development. By analysing all policy documentation using this process as a guide, data is presented in a way that enables the comparison of the key elements of policy addressing ageing and labour force participation notwithstanding the different agencies and/or levels of government contributing to policy promulgation.

Framework analysis was used for qualitative data obtained from interviews with 22 Baby Boomer women, which generated over 240 pages of verbatim transcription (see Appendix 8). The benefits of framework analysis in a mixed methods study are many, but most importantly it maintains the integrity of qualitative data by facilitating thematic analysis without the separation of the data from its context thereby avoiding the tendency of many other forms of qualitative analysis to 'quantitize' (Sandelowski, 2000, p.235) qualitative findings. Following in depth familiarisation of the qualitative data, it is charted and sorted in accordance with key issues and themes for discussion and interpretation (Srivastava and Thomson, 2009). The 'grounded' nature of framework analysis allows the framework to be expanded as needed to incorporate additional categories of data whose significance emerges during the analysis process.

In the case of Stakeholder interviews which resulted in only 50 pages of verbatim transcription, the specialised nature of the information provided required a form of analysis that was highly context sensitive. Although there were some common themes across the interviews, the highly differentiated organisational backgrounds, agendas, influences and interrelations of stakeholders that emerged in the data was more appropriately analysed as a narrative than as a collection of themes.

3.9 Conclusion

It is clear from the research to date that there is the capacity to extend our knowledge of the factors that impact on the ability of Baby Boomer women to maintain and gain employment sufficient to the requirements of self-sufficiency. Enhancing our knowledge in this area requires the use of a more comprehensive methodological approach that takes advantage of both quantitative and qualitative methods to gain a deeper more nuanced understanding of those factors that influence the labour force participation capabilities of Baby Boomer women.

Following the seven step process suggested by (Onwuegbuzie and Collins, 2007, p.291) the research aims and objectives have remained the central focus at every stage of the design process resulting in a methodology that directed data collection and analysis capable of providing answers to the research questions.

Chapter 4: Theoretical Framework

4.1 Introduction

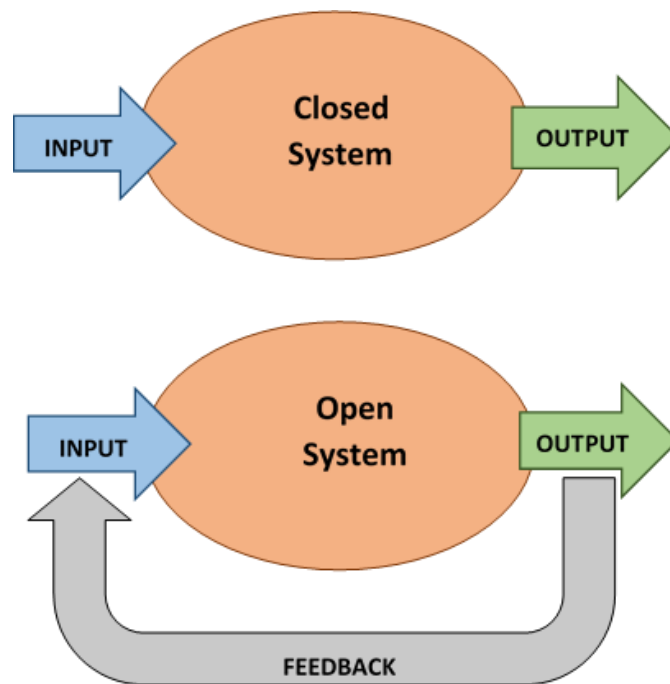
It is not uncommon in the research of complex social issues such as those central to this research, to find that a number of theories advance explanations that are useful in explaining research findings. A sound theoretical framework is crucial in order that the combination of theoretical directions resolve rather than compete with the complexity of the phenomenon under investigation.

In 1956, Kenneth Boulding advanced the notion that a form of theoretical model-building was needed to bridge the gap between the “...specific theories of the specialized disciplines...” and “...the “real” world around us” (Boulding, 1956, p.197). Boulding’s (1956) great hope for a general systems theory was that it would act as a “gestalt” in theory building resulting in knowledge of an organised whole which exceeded the sum of the knowledge of its parts. Whilst the work of Bertalanffy (1969) conferred some operational legitimacy on the use of general systems theory in areas of research such as biology, over time, systems theory as a framework has been articulated to suit different disciplinary locations including cybernetics, management and mathematical systems. General systems theory has retained its importance as a paradigm for advancing and enhancing knowledge building in sociologically based research.

Luhmann (1995) is the systems theorist who is generally credited with acknowledging the applicability of general systems theory to social systems. The usefulness of the theory in this context relied on the modification of the existing ‘closed’ system concept that had been used in biological settings (see Figure 4.1), which removed a system from its extended environment (Stichweh, 2011). The use of general systems theory in social research would go beyond the closed biological system to consider ‘open’ systems that were subject to ‘deformation’ by elements outside the system specifically under consideration (Luhman, 1995).

The latter decades of the twentieth century saw a substantive overhaul of the operational logic of systems theory. As systems were increasingly conceptualised as open, particularly in the socio-political context, an expanded view of system dynamics has emphasised the self-regulatory nature of systems as their component elements interact and react (Clarke, 2011).

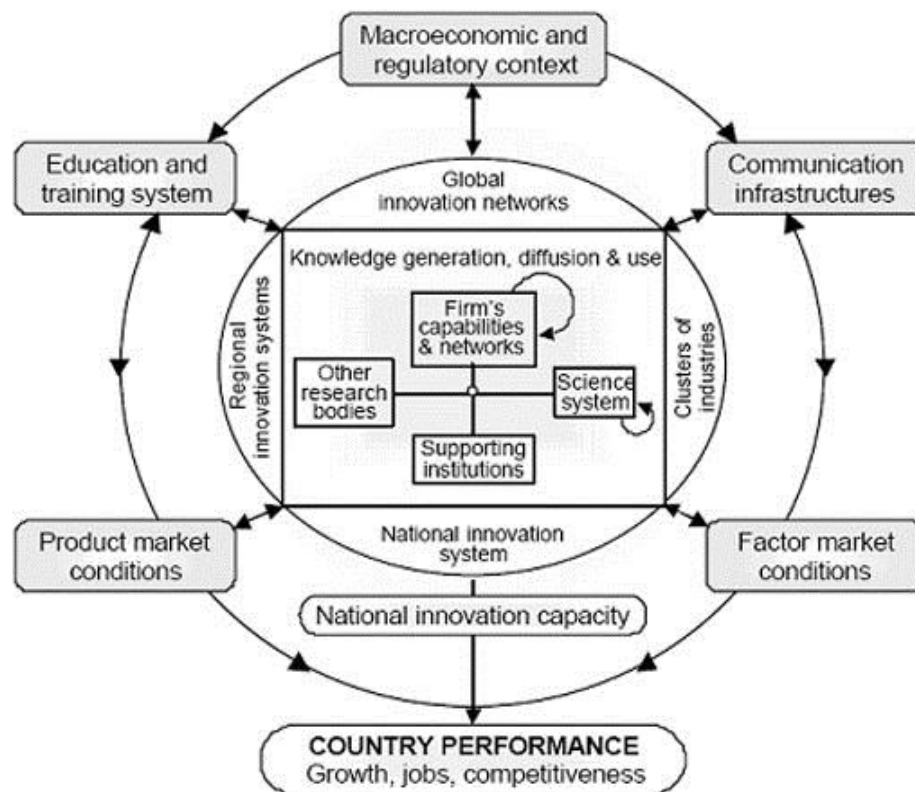
Figure 4.1: The Foundations of Closed and Open Systems



Source: Adapted from Cybernetica Web

Feedback mechanisms and circular functions that typify element interaction are no longer a consequential consideration: they have become a central tenet of the theory itself and the complexity of the explanations afforded by the expanded operational flexibility of general systems theory strongly correlates with the complexity of the objectives of the research it supports. The OECD (1999) use of a systems theory framework to explain the complex interaction of the role of actors in innovation and the linkages between the various areas that influence innovation at the national level are demonstrated in Figure 4.2, and illustrate the elaborative value of systems theory approaches.

Figure 4.2: Multi-level Systems Framework



Source: OECD, 1999, p.23

4.2 Baby Boomer Women and The Labour Force – A Theoretical Framework

The holistic rather than specialist theoretical location of general systems theory is ideally suited to the investigative direction of this research (Onwuegbuzie and Leech, 2005). Exploration of the relationship of Baby Boomer women with the labour force in the context of current policy and how this might bear on general levels of wellbeing for this cohort rests on consideration of the complex interplay of a plethora of social, commercial and political factors arising not only in the individual but also in their immediate and extended environments. Laszlo and Krippner (1998) summarised some of the specific advantages of a systems theory approach described in the literature, as:

- Informing a field of enquiry that is trans-disciplinary in nature and therefore not constrained by the many individual theories that apply to the constituent parts of the system

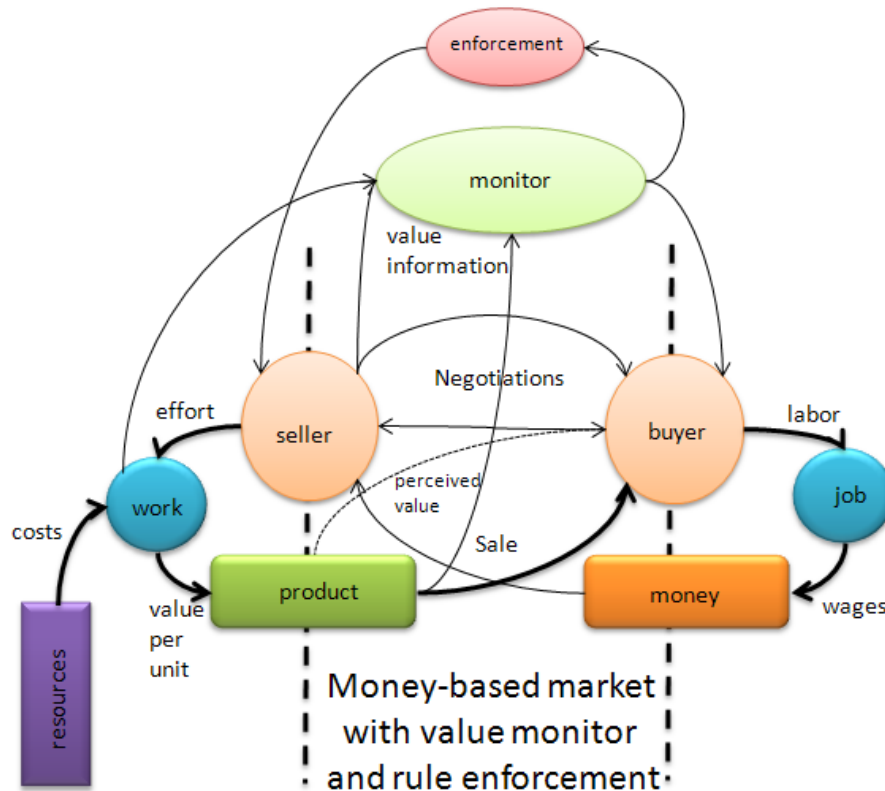
- Having a 'dynamic' rather than 'component' focus, a characteristic which Ackoff (1981, p.15-16) described as '...each element has an effect on the functioning of the whole, each element is affected by one other element in the system and all subgroups of elements also have the first two properties...'), which would enable analysis of how changes in the dynamics of individual elements affected other elements.
- Useful in providing a strong link between quantitative and qualitative procedures, a challenge that is often faced in mixed methods approaches which attempt to meld the positivist and interpretivist epistemologies that are an essential feature of pragmatic research (Sechrest and Sidani, 1995; Onwuegbuzie and Leech, 2005).

4.3 Dynamics Within the Systems Theory Framework

It is the flexibility of a general systems theoretical approach that is of most use in the context of this research. Like many other areas of research, this research is challenged to explain how actions and outcomes at a specific location are not only a product of the local environment, but also of the extended environments in which their own environment is located. Academic research has focused ample attention on government policy directed at increasing older labour force participation and raised concerns about the structural constraints on labour force participation by older Australians generally and older Australian women specifically (for example: Hausman, 1980; Blackmore, 1992; Chiu et al., 2001; Duncan and Loretto, 2004; Austen and Birch, 2005; Gong and McNamara, 2011; Chomik and Piggott, 2012). However, a systems framework approach provides this research with the means to consider the subjective position of Australian Baby Boomer women in the context of those structural constraints.

As general systems theory has evolved to meet the requirements of a broad range of disciplinary approaches so too has the conceptualisation of the structure of systems as a response to the research focus to which they are applied. Much more complex hierarchical systems, such as the one presented in Figure 4.3, have been used to elaborate the system flows and feed backs that are typical of the dynamics of top down and bottom up relationships (Wu and David, 2002).

Figure 4.3: Multi-level Systems Framework – Fundamentals of Market Economies

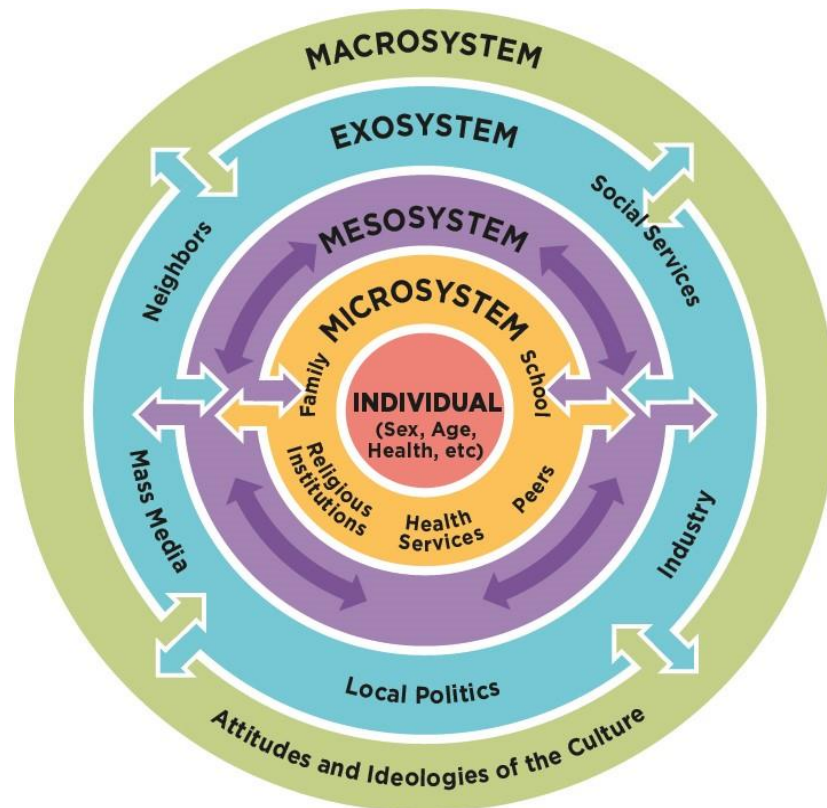


Source: http://questioneverything.typepad.com/question_everything/2010/09/could-free-markets-solve-all-economic-problems.html

Alternatively, integrated systems models have been used to illustrate the interaction of multiple, otherwise independent, systems (Grimm et al., 2000). Figure 4.4 shows a 'nested' systems approach, which is often adopted in the consideration of the circumstances of individuals and cohorts in the context of their extended environments (Bronfenbrenner, 1979; 1994).

Use of a 'nested' systems approach to the wellbeing of Baby Boomer women, as it relates to and is influenced by, levels of labour force participation in an extended context of prevailing economic and fiscal factors, situates Baby Boomer women at the theoretical and ideological centre of this research.

Figure 4.4: Nested Systems Framework



Source: Committee on the Biological and Psychosocial Effects of Peer Victimization (2016, P. 73)

4.3.1 Baby Boomer Women

Those theories that proffer explanations of the role of the individual in labour force participation trends often rely on classic economic modelling based on simple explanations such as choices between work and leisure or market wage/reserve wage dichotomies (Blundell and Macurdy, 1999; Birch, 2005). These theories, however, have failed to satisfy those theorists who argue that elements exogenous to individual choice are fundamental to discussions of labour force participation in more contemporary labour market conditions (Laczko and Phillipson, 1991; Blöndal and Scarpetta).

Far from emphasising the role of choices governed by considerations of work versus leisure in the labour force participation levels of older women, the literature suggests that Baby Boomer women may be disadvantaged in a number of ways that are more directly related

to the aggregate effects of experiences and opportunities over the life course. Levels of education attainment (Austen and Birch, 2005; Laplagne et al., 2007; Booth and Kee, 2011) and duration and quality of labour market experience (Birch, 2005; Cai and Kalb, 2006), are two individual level capacity building characteristics that have been identified as determinants of the likelihood of labour force participation and employment for older women. In turn, both of these determinants can be viewed as constrained or enhanced by environmental conditions and resources over the life course (DiPrete and Eirich, 2006).

4.3.1.1 Cumulative Advantage Theory

Cumulative advantage theory provides an explanation of the crucial role of social and environmental conditions in constraining/enhancing access to resources and development of individual capacity. Cumulative Advantage can be explained as:

...the ways in which initial comparative advantage of trained capacity, structural location, and available resources make for successive increments of advantage such that the gaps between the haves and have-nots...widen. (Merton, 1988, p.606)

Cumulative advantage theory was originally conceived by Merton (1968) as an explanation for the differing capacities of individuals to gain advancement in the workplace. The application of cumulative advantage has, however, been rearticulated in a number of ways that support the interrogation and analysis of factors that are explored at the individual level in this research.

For many researchers, the concept of cumulative advantage has provided a theoretical cornerstone for the development of knowledge that considers the operation of cumulative advantage in areas of social and economic complexity. Dannefer (2003) p.327) in amalgamating the concepts of cumulation and ageing in his exploration of socioeconomic segmentation and stratification , justified this specific contextualisation of cumulative advantage theory in his recognition and discussion of the temporal locus of both cumulation and age. In his consideration of the relevance of this extended theoretical perspective, Dannefer (2003) adopts an expanded view of cumulative advantage that includes the conceptual 'flip side' of Merton's (1968) thesis; accumulated disadvantage. He

suggests that cumulative advantage and disadvantage theory (CAD), can be formally defined as the “...systematic tendency for interindividual divergence in a given characteristic (e.g., money, health, or status) with the passage of time” (Dennefer, 2003, p. S327).

Cumulative advantage and disadvantage theory (CAD) has particular relevance for the exploration of past and present patterns of labour force participation by Baby Boomer women, which are inextricably linked to the operation of advantage and disadvantage over the life course. For example, the changing attitudes to gendered roles that began in the 1960s (van Egmond et al., 2010) and the gradual rise in education standards of women (Cotter et al., 2001), may be construed as significant advantages. These advantages have led to the accumulation of other advantages such as increased labour force participation and consequential improvements in the economic capacity of Baby Boomer women. However, occupational and wage segregation (Blackmore, 1992; Watts and Rich, 1992; Miller, 1994), the slower rise in university level qualifications (van Egmond et al., 2010) and changes in demography of family life (Kelly, 2002; Sheehan et al., 2008; ABS, 2010) that have been significant features of the life course experience of many Baby Boomer women. These factors can be seen as sources of accrued disadvantage that have the potential to differentially negate the benefits of pro-participation attitudes and increased levels of education and income independence.

Whilst this research provides evidence of the operation of cumulative advantage and disadvantage at the individual level, it also explores the exogenous impacts of national and global factors within which Baby Boomer women’s experiences of labour force participation and levels of wellbeing nest.

4.3.2 Global Influences on Labour Force Participation and Work

It has been argued that external pressures on local labour market conditions are a critical influence on the ability of population groups for whom diversity and disadvantage can create barriers to labour force participation (Harris, 2000; Wilcox, 2006; Dowse, 2009). This is particularly relevant in the case of Baby Boomer women, who might reasonably be expected to be impacted by the marginalising effects of both age and gender. The

literature (For example: Harbridge and Walsh, 2002; Hugo, 2006) suggests that changes in local labour market conditions owe much to the effects of structural economic changes that have resulted from the effects of 'globalisation'.

The extensive economic, social and political changes that occurred in the late 1900s and early 2000s, that encouraged academic endorsement of globalisation as a specific phenomenon are detailed by Robinson (2008, p.125-143):

- The rise of a global economy as a response to new systems of production and consumption, which have particular relevance for the type and amount of labour demanded at the local level
- The growth of transnational cultural patterns and activities
- The rise of transnational institutions and the concomitant growth of global governance and diverse authority structures
- New patterns of transnational migration, changing identities and perceptions of community

Whilst these aspects of global change are often explored in the academic literature, Robinson (2001, p.126) suggests that, despite being one of the key concepts of the 21st century, 'globalisation' is also one of the most contested. How 'globalisation' is defined depends on the ontologies and epistemologies that support the theories that attempt to unravel its complexities. These theories seek to identify the causes of a dramatically accelerated pace of life and increased connectivity between people and countries, and the changes that this new pace and connectivity have brought about in national economies and political ideologies.

Notwithstanding the divergence in definitions and theories relating to globalisation, explanations of the dynamics of globalisation at a macro level and its impacts on national level factors that mediate local labour market demand are essential to our understanding of labour force participation levels of Baby Boomer women as the central focus of this systems guided research.

4.3.2.1 Theories of Globalisation

From Robertson's definition of globalisation suggesting that:

Globalisation as a concept refers both to the compression of the world and the intensification of consciousness of the world as a whole ... both concrete global interdependence and consciousness of the global whole in the twentieth century. Robertson (1992, p.8)

to Drezner's definition of globalisation as the:

Cluster of technological, economic and political innovations that have drastically reduced the barriers to economic, political and cultural exchange. Drezner (2001, p.53)

it is clear that the conceptualisation of globalisation reinforces the notion of systemic influences that are extensive and pervasive. Theories of globalisation that have most relevance for this research explain how changes in the dynamics of interactions between nation states at the international level have created new economic realities bearing directly on the demand and supply sides of labour provision. The corresponding diffusion of capital, both between countries and within them, strongly correlates with commercial decisions that determine the type and quantity of local labour demand.

Theories of globalisation that provide a critique of capitalism as the principle driver of economies that have expanded beyond the borders of nation-states, are the most likely to explore the changing relationship between capital and labour associated with the term 'globalisation'. Some theories within this group address domain questions that are outside the scope of this research. Wallerstein (1974), for example, views the confluence of social, economic and political thought and activity as a transition in the world capitalist system; a development in the existing world-system rather than the advent of a new one. However, those theories that subscribe to the 'global capitalism' paradigm depart from the world-system view in several respects. Perhaps, most significantly, they present globalism as a new and original stage in the evolution of world capitalism with a focus that is distinctly different from national forms of capitalism.

4.3.2.2 Global capitalism

Global capitalism theories of globalisation are, as the name implies, centred on capital as the primary globalising force. Drezner (2001, p.57) suggests that the years leading up to the new millennium saw capital become increasingly footloose. This has occurred as a result of capital seeking the location providing the highest rate of return, which includes the sourcing of cost effective labour. This could not have occurred without significant changes to the conditions of international production and trade.

Baldwin's (2006) description of the 'great unbundlings' suggests that there are essential precursors and environmental factors that underpin the role of capital in the erosion of the economic primacy of the nation state. The great unbundlings refer to two key structural changes; a decrease in international transportation costs that reduced the need to make goods close to sites of consumption and the reduction of the costs of communication and coordination that enable manufacturing stages to be dispersed across multiple (and cost effective) sites of production.

Increased cost effective transport and communication were not the only forces compelling the structural changes that supported capital mobility. It has been argued that the advent of neo-liberal ideology was also a significant determinant of the deregulation of national economies, particularly among the highly protectionist developed countries (Chang, 2003; Woodward and Simms, 2006). As currencies across the world were floated and trade tariffs removed global capital flows became an integral part of cycles of production and consumption.

As the structural requirements for production and trade have been 'unbundled' and capital has been freed from national constraints a number of theorists have characterised these changes as a double-edged sword at the international production interface of capital provision and labour supply. Although global capitalism provides commercial enterprise with advantages of capital accumulation and profit making (Robinson, 2008) the impacts on labour and for the workers themselves, particularly in developed countries, are large reductions in the demand for local labour.

4.3.2.3 Technological Advances

Like Baldwin (2006), Castells (1999) considers the factors that have facilitated the forging of global links. In an approach similar to Robinson (2003; 2004) that originates in the capitalist paradigm, Castells (1999) analysis of globalisation, fundamentally links this dynamic of the growth of capitalism to technological change. Castells (1999, p.8) equates globalisation with a new system of “informational capitalism”. His theory promotes the notion that advances in technology have enabled flexible horizontal networks of firms and their sub-entities rather than the more rigid and vertical concept of transnational corporations.

Unlike the theories of Sklair (2000; 2002) and Robinson (2003; 2004), Castells (1999) does not restrict the operation of advanced technology to the global level. In a departure from mainstream economic considerations, his network theory of globalisation also supports the view that human society has been dramatically changed by a new system of communication facilitated by the progress of technology. Verbal communication has become secondary to an audio-visual system of communication that has led to the development of a meta-language that enables interaction across the global network, melding cultures, creating alternative realities and highlighting the division between those that are able to participate in new technologies and those that are not. This ‘digital divide’ (Robinson, 2008) operates at national and individual levels and has distinct impacts on labour on both sides of the supply and demand equation. Importantly, the explanations offered by this theory, which have significant relevance at the global level also have direct significance for the elements at national level and the operation of CAD at the individual level of the systems framework directing this research.

4.3.2.4 Labour Offshoring

Whilst capital itself is mobile (Bretschger and Hettich, 2002; Nathan, 2007), labour is largely confined within national boundaries resulting in two distinctive pairings of capital and labour. The first, offshoring, refers to outward relocation of capital to favourable labour markets. This can occur for a number of reasons including the lower cost of unskilled labour for labour intensive production (Cronin et al., 2004), the increasing availability of

specialised labour in specific locations (Coe; Nathan, 2007) and the favourable conditions offered by countries who take the benefit of foreign direct investment (FDIs) (RoyChowdhury, 2004; Mosley and Uno, 2007).

In explaining the capital implications of globalised labour, Freeman (2005) focuses on the expansion of the labour supply due to the availability of large numbers of workers from India and China. This, he states, has resulted in a reduction in the capital/labour ratio, i.e., workers from these countries bring relatively little capital into the production/consumption cycle resulting in the capital commitment of global production being spread over an increasingly large number of workers (Freeman, 2005, p.2-4).

A reduction in the capital funding of labour on a per capita basis is not the only threat to the wellbeing of workers constituting the global labour supply. Kaplinsky (2005), Roychowdhury (2004) and Mosley and Uno (2007), see capital mobility in the form of foreign direct investments (FDIs) and global buyers as levers for a reduction in labour conditions. This can include reductions in remuneration and working conditions and, in developing countries where labour regulation is less stringent, an infringement of labour rights, a theoretical perspective explored at some length by Doh (2005) in his discussion of corporate responsibility. Whilst the downward pressure on labour conditions is predominantly discussed in the context of lower skilled employment there is also pressure at the high end as a result of higher levels of education and the continuing growth in production expertise in developing countries which sees elements of design and research and development relocate to more competitive labour markets (Coe, 2007; Nathan, 2007).

The literature has identified key labour market outcomes of offshoring; Grossman and Rossi-Hansberg (2006) theorise that effects accrue to particular task groups, Mayer (2000) explains the factors that have shifted an initial preference for low skilled groups to one that now includes higher skilled workers. Baldwin and Robert-Nicoud's (2007) discussion of factor price equalisation theory suggests that wage impacts will depend on the economies in which offshoring occurs. Overall, the consensus is that job uncertainty and insecurity increases as offshoring increases and that aggregate employment and unemployment will, over the long-term, will rely on the effects of implementation of macroeconomic policies.

Coe (2007, p.18) emphasising the threats to local labour markets, states that offshoring at all levels of skill is a “big deal”. Overall, it has led to a reduction in the wage share in most OECD countries. Increased growth in the global labour supply will affect the composition of employment distribution of wages and income and transitions into and out of employment/unemployment, “bread and butter issues faced by policy makers in all OECD countries” (Coe, 2007, p.19). Whilst the outcomes of offshoring can be expected to increasingly effect job availability in most working age cohorts, the effects will be most profound for women, who have historically worked in those lower skilled roles most likely to be relocated to more cost competitive global locations.

4.3.2.5 Labour Migration

The second phenomenon resulting from the global interaction of capital and labour relates to the inward migration of labour. The theories that have emerged as explanations of the drivers of the international movement of unskilled, skilled and highly skilled workers have changed/evolved over time (Khoo et al., 2007). Although earlier theories of labour migration emphasised the importance of wage differentials and other competitive market factors as the prime motivators of unskilled labour migration (Massey et al., 1993), theories addressing the migration of skilled and, in particular, highly skilled migration have proposed alternative drivers. Initially the links between political unrest and conflict and the forced migration of skilled and highly skilled workers was the predominant theoretical viewpoint (Iredale, 2001). Whilst this perspective held good for early migration of the skilled and highly skilled it did not present a cogent explanation for the levels of highly skilled migration that represented an increasing percentage of global migration streams. The literature supports the notion that those features of globalisation that have facilitated the growth unskilled labour offshoring; technological advances, capital mobility and an expanding labour market, have also opened pathways for the international relocation of higher skilled workers (Goss and Lindquist, 1995; Salt and Findlay, 1998; Iredale, 2001), and the concomitant reduction in job opportunities for local workers.

This broader theoretical approach considers the centrality of other issues in explanations of international migration. In her discussion of human capital theory, Iredale (2001) points

out that although this theory tenders an international migration proposal that has research relevance it has a micro level perspective and this could limit its application in some contexts of enquiry. The somewhat static nature of this theory is at odds with the dynamism of a systems framework. Whilst the core proposal of HCT in relation to skilled migrant flows is that they are the result of workers moving to those locations where the remuneration and working conditions offer the best returns for formal education and training, its narrow scope does not adequately include consideration of the impact on human capital of macro and meso institutional and social factors (Beine et al., 2001).

On the other hand, Neo-Marxist or structuralist macro theories tend to have a focus that is limited to macro considerations that are also a poor fit in a systems framework. In this case the migration flows of skilled workers are deemed to result from impacts of, for example, gender, race and class and the disparities that occur between geographically and hierarchically identified core and peripheral regions (Wallerstein, 1974; Iredale, 2001).

Salt and Findlay (1998) argue that both macro and micro perspectives should be incorporated in theories focusing on the migration of skilled workers. Goss and Lindquist's (1995) structuration approach that combines individual level elements (micro) with structural and institutional elements (meso and macro) seems to have followed Salt and Findlay's (1998) proposal. Both the state and capital are seen as fundamental influences on worker recruitment to meet the labour needs of production. Employers, recruiters and other agents involved in the selection of appropriate workers, not only motivate skilled migration but also define the qualifications, skills and personal attributes necessary for employment.

4.3.3 National Level Influences on Labour Force Participation

Although national level factors associated with contemporary patterns of labour force participation owe much to the impacts of globalisation, acknowledgement of these impacts in many theories providing explanations of national and local level labour conditions is implicit rather than explicit.

4.3.3.1 Labour Recruitment Theories

The operation of recruitment at the national level has generated a number of theoretical perspectives that simultaneously explain dynamics at sites of labour recruitment and the consequential pressures on the state and on local workers. Under the general banner of new public management (Olssen and Peters, 2005) theories, such as agency theory would suggest that national labour markets throughout the developed countries are dominated by a new perspective that emphasises the monitoring of worker roles within organisations and how best to optimise performance. However the pressures of global economies can be seen in new public management theories that focus on the strategic management of labour with an emphasis on lowering transactional costs and increasing hierarchies of accountability. True to their neo-liberal origins with a bottom line focus, the insistence that workers meet the required qualification and skill levels and service the needs of the employer is seen as vital to corporate success and provides the impetus to reach beyond national labour markets to satisfy the requirements of corporate competition and profit making.

Access to international markets through offshoring or the inward migration of skilled and professional workers would not be possible without the cooperation of the states. In this research the role of the states in reducing regulatory impediments to international migration not only as a response to recruitment demands but also, in the case of OECD countries, to take part in the lucrative trade in higher education that underpins professional internationalisation (Iredale, 2001; Olssen and Peters, 2005), is an integral element within the systems framework used to explore the relationship between Baby Boomer women and the labour force.

4.3.3.2 National Policy in a Globalising World

A significant contribution to the dynamics of the relationships between the elements at national/meso level is made by the policies and regulations that attempt to navigate the realities of the global economy. Although an exploration of the interface of core economic and political theory is not within the scope of this research, there can be no doubt that a global economy would not have been possible without policy at the national level that

supported this development. Deregulation of nation state economic (Woodward, 2006) and immigration processes (Khoo et al., 2007) have been particularly important precursors to joining a globalised economy premised on free trade/‘laissez faire’ (Felbermayr et al., 2011).

These national policy changes reflect, in no small part, the growing governance role of international bodies such as the World Trade Organisation, World Bank, OECD (Iredale, 2001; Olssen and Peters, 2005; Woodward and Simms, 2006; Robinson, 2008) and evidence the rising commitment of economically powerful nation states to the concept of global free trade as a basis for continued economic growth. Of primary concern to this theoretical framework is an apparent reduction in national policy autonomy which appears to be inversely commensurate with the growth in economic globalisation and the expansion of international governance. Addressing this concern are a number of theories of policy convergence. Policy convergence is described by Kerr (1983) as the tendency of national policies to display increasing similarities that, in turn lead to similarities in national structures. Drezner’s (2001) two by two schema of theories linking globalisation and policy convergence suggest that the current theories see pressures for policy change originating in either structural or autonomous agency as a response to either economic or ideational pressures. What is clear is that international pressures for global conformity as a driver for continued economic growth may be counter intuitive for employment opportunities for Australians.

4.3.3.3 Theories of Policy Convergence

The specific articulation of world society (Meyer et al., 1997) and elite consensus (Haas, 1992) theories that nominate nation state compliance with ideational pressures and the development by international institutions of elite epistemic communities, as the predominant drivers of policy convergence have only limited relevance in this systems framework. The more expansive theoretical directions espoused by ‘race to the bottom’ and neo-liberal policy convergence theorists provide explanations that are more appropriate to the core concerns of this research.

The 'race to the bottom' or RTB hypothesis asserts that the power of trade and capital flows makes it extremely difficult for states to act contrary to these market forces (Drezner, 2001). Concerns based on this particular theoretical direction predate considerations of globalisation, echoing aspects of Adam Smith's (1912) free market treatise *The Wealth of Nations*, which emphasised the potential for capital and trade to move to and from countries with the lowest regulatory standards. Whilst RTB theory presents some valid considerations, it fails to engage with a number of important externalities. Kahler (1998) suggests the market power of economically dominant countries such as the United States, the forces of democracy and the voting public and the value of location to producers that might fall outside mere considerations of regulation (Kahler, 1998).

Convergence theories based on a neo-liberal hypothesis do not see the states as powerless in the context of capital and trade mobility, however, the need to cooperate in processes of internationalisation of production presents a wider range of potential outcomes than anticipated by RTB theorists. Moving beyond assumptions of the powerlessness of nations in the face of the forces of economic globalisation, neo-liberal theories of convergence specify cooperation and compromise amongst the laissez-faire and interventionist states as the basis for policy convergence, with stronger states having a correspondingly greater influence (Drezner, 2001; 2005). This conformist response to international policy pressures is reflected in Australia's adoption of individualist policies that fail to consider the challenges of labour force marginalising factors such as age and gender (Asquith, 2009; Grahame and Marston, 2012).

4.3.3.4 Welfare Policy

Policy convergence amongst nation states is evident in the reduction of national labour protectionist policies in favour of capital and labour mobility. This has occurred largely as a result of in response to the demands of local recruitment for access to an increasingly internationalised skilled workforce (Khoo et al., 2007). Although this reduction in protectionism might be construed as an overall economic benefit, however, the policy convergence effects on welfare policy raise concerns about the possible implications for

would-be local workers (Crinò, 2012). This aspect of policy convergence is a significant concern for this research.

For those workers that are unable to achieve adequately remunerative labour force statuses, welfare in the form of increasingly residual government funded supports and services is often their only recourse. Rodrik (1997) and Steinmo (1994) claimed that this situation would be the natural and growing consequence of the distribution effects of globalisation. Growth in the demand for welfare is not the only determinant of the availability of welfare provision. Governmental fiscal commitment to supports for the unemployed is largely a product of the capacity of those governments to raise sufficient taxes to fund them. Tax competition theorists suggest that globalisation has had a somewhat adverse impact on the raising of tax revenues and, therefore, the redistribution of income (Wilson and Wildasin, 2004).

The macroeconomic centred efficiency hypothesis states that governments compete for mobile factors such as labour and capital and that for those states that suffer an outflow of capital and labour, the erosion of state based revenue is accompanied by the inevitable decline of the nation state (Garrett, 1995) which has significant impacts on the most economically vulnerable sections of society. The experiences of Baby Boomer women would suggest that the outcomes for vulnerable groups proposed by the efficiency hypothesis are being realised in the challenges to remunerative engagement in the labour force and government funded income supports that are well below the poverty level.

4.4 Conclusion

In exploring the reasons for past and present patterns of labour force participation by Baby Boomer women and how these patterns might be implicated in outcomes in the current policy context, general systems theory offers a theoretical perspective that is not restricted by specific and often discordant disciplinary epistemologies. A systems theory framework has been used in this research to facilitate the investigation and interpretation of data that seeks to explain phenomena that are the product of complex interactions of multiple elements within the immediate and extended environments of Baby Boomer women. Theories that explain the dynamics between elements at each level of the system and

between the different levels of the system as a whole are also incorporated within the systems framework approach, guiding the analysis of data, which is discussed in later chapters. The scope of this research did not allow for the inclusion of some relevant theories such as labour theory and feminist theory, both of which are mentioned in section 9.7, *Study Strengths and Limitations*.

Chapter 5: Increasing Older Labour Force Participation – The Policy

5.1 Introduction

Determining the effects of policy on targeted populations is reliant, in the first instance, on effectively determining the precise nature of policy aims, targets and how it proposes achieving outcomes. This chapter will make use of simple policy analysis principles to resolve the first research question posed in this thesis; *How does current policy that aims to increase older labour force participation, define its target population and substantiate the chosen policy direction and likely outcomes?*

Using Bardach's *Eightfold Path* (Bardach, 2005) as a guide, this chapter will explore the 'problem' of population ageing as it is presented in key Australian government policy documents that proffer evidence of the expected impacts of population ageing as a rationale for chosen policy solutions. In order to address policy effects on the participants in this research, the effects of federal level policy on South Australian policy that focuses on older labour participation, will also be explored. Due to the predominance of the national level policy in the area of older labour force participation the influence of national policy on state policy is discussed rather than formally analysed, in the latter part of this chapter.

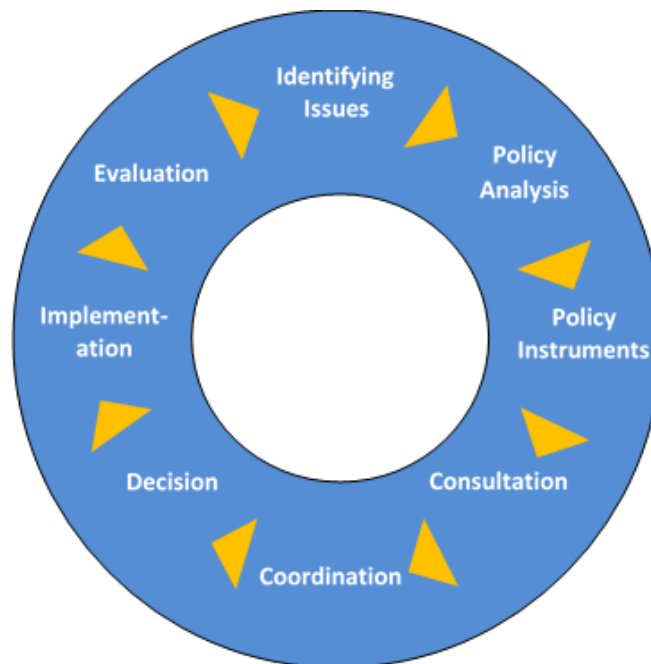
The Noble II survey central to this research was conducted in 2011, therefore, only policy as it appears in relevant government policy documentation prior to this year will be explored in this chapter. Policy documents released after the reference year are discussed in the Discussion and Conclusion Chapter.

5.2 The Policy Process

Critical to the determination of the effects of policy is a clear understanding of the nature of policy and its evolutive processes. Policy usually arises as a response to circumstances that challenge governance and require a solution that will guide future government action (Productivity Commission, 2005). Finding a solution is often the result of interpretational

and representational processes across governmental and public arenas. The dynamics of policy creation and change encouraged Ball (1993, p.11) to suggest that “a policy is both contested and changing, always in a state of ‘becoming’ of ‘was’ and ‘never was’ and ‘not quite’”. Textual representations of policy such as issue reports or the printed information that might be released to the public as details of procedural changes in government agencies and processes, are evidence of a point in the historical evolution of government decision making in relation to a particular policy or set of policies. Although the influence of these texts is limited to their place in that policy’s chronology (Ball, 1993; Reed and Cropf, 2010), they provide evidence of the chronology and rationale for policy creation and change.

Figure 5.1: Policy Cycle



Source: Adapted from Everett, 2003

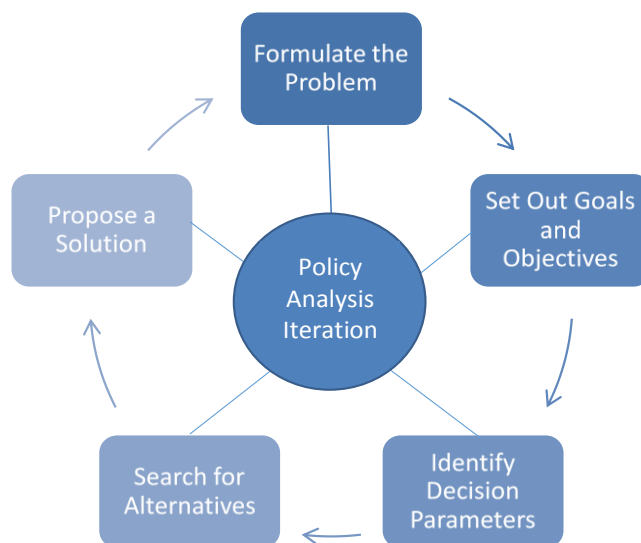
Figure 5.1 details the deliberative processes of policy formation that are often represented as a cyclical continuum involving a number of formative steps at government level that have the effect of originating and amending policy (Bridgman and Davis, 2003; Everett, 2003; Bardach, 2005). This process, often referred to as incremental policy making, in theory, allows policy to be rolled out on a ‘best fit’ basis underpinned and refined by a set

of decision making parameters that are seen as a reasonable approach to the problems the policy seeks to address (Bardach, 2005; Althaus, 2013).

5.3 Policy Analysis – Problems and Solutions

Policy analysis, described by Wildavsky (1979, p.15) as an often “...paradoxical process of tentatively solving the problems in order that they be understood”, is itself a cyclical process. Sitting within the policy cycle, policy analysis is represented by Althaus (2013) in Figure 5.2 as a number of interlinked steps that monitor actual (past) and potential (future) policy performance. Policy analysis, therefore, can be seen as having both a retrospective and prospective role in reevaluating the issues and investigating the objectives that drive policy deployment in the context of policy outcomes.

Figure 5.2: Policy Analysis Cycle



Source: Adapted from Althaus et. al, 2013, p. 63

Whilst clearly a tool of government policy makers, policy analysis is also a mechanism essential to the academic appraisal of policy development and implementation and determination of the implications for future policy directions. Bardach (2005) provides a useful pathway for policy analysis that echoes the iterative policy analysis cycle proposed by Althaus (2013), Bardach (2005, p.1) identifies problem definition, the comparison of evidence, understanding of the alternatives and dealing with the trade-offs involved in the

nomination of a policy direction as four of the elements critical to policy building. These elements provide the basis for the retrospective policy analysis undertaken in this research. This policy analysis explores the historical development of existing policy that aims to extend the working lives of older Australians as a likely solution to the problem of population ageing in Australia and its attendant threats of diminishing economic growth and increasing fiscal commitments (Encel, 2003).

5.4 Defining the Problem

Although Bishop (1999) announced that the issue of population ageing Australia was a problem that was firmly on the government agenda, it was left to her successor, Kevin Andrews, to initiate the cycle that would deliver an appropriate policy response. The *National Strategy for an Ageing Australia: An Older Australia, Challenges and Opportunities for All* (Andrews, 2001) released by Andrews when he was the Federal Minister for Ageing, delivered a policy framework that Prime Minister John Howard stated would “...underpin the government’s leadership role in encouraging the development of appropriate economic and social policies” (Andrews, 2001, p.ii). Whilst announcing a purpose, principles and terms of reference, this report clearly articulated the concerns of government. Four themes which reflected the growing influence of neo-liberalism on developed countries; (1) personal independence and self-provision, (2) attitude, lifestyle and community support, (3) healthy ageing and (4) world class care, would provide the “...springboard to engage with the community on issues of ageing” (Andrews, 2001, p.vii).

Despite stating that there was no expectation that the increasing number of older Australians would be a “burden on the community” (Andrews, 2001, p.ix), indications were that policy initiatives deriving from the National Strategy, contemplated substantial social and economic change associated with demographic ageing.

The community engagement following the release of the National Strategy for an Ageing Australia delivered the results of 15 consultation meetings across all Australian states (Anderson and Haas, 2003). The consultative process principally focused on garnering support for the strategy and suggestions for implementation. Although consultation has an important role in the policy cycle, this consultation could be interpreted as pre-policy

toe dipping; a gauge of public support for a policy direction that would, to some degree, be at odds with long held expectations of many older Australians, that included an expectation of government provision of retirement income and support services and an anticipated retirement age of 65 years or less (Chalmers and Norris, 2001). However, the plans for the more substantive phases of policy development that would require compelling evidence were also in train.

5.5 Evaluating the Policy, Exploring the Evidence and Identifying the Alternatives

In 2002 Kevin Andrews requested that the House of Representatives Standing Committee on Health and Ageing that the Committee inquire into long-term strategies to address the issues associated with population ageing over the following 40 years (Parliament of Australia, 2016). This has resulted in the release, to date, of four Intergenerational Reports (Commonwealth Government of Australia, 2003; 2007; 2010; 2015) that presented statistical and economic evidence in support of the likely outcomes of population ageing. The government's use of the information in these publically available reports as the rationale for policy objectives, parameters, options and solutions (Althaus, 2013) identifies them as key documents in the policy analysis process.

The Intergenerational Reports can be seen as both presenting evidence and reviewing previous evidence presented in support of policy changes addressing the challenges of population ageing. Whilst this has some proximal relevance to policy cycle processes as previously discussed, it is significant that the first three Intergenerational Reports (Commonwealth Government of Australia, 2003; 2007; 2010) which form the data of this policy analysis were mandated under the *Charter of Budget Honesty Act, 1998* (Cth.) and were required to be produced every five years. Table 5.1 provides an overview of policy features in the first three *Intergenerational Reports* (IGRs) (Commonwealth Government of Australia, 2003; 2007; 2010) that are central to the considerations of this research¹⁵.

¹⁵ Although the Intergenerational Report issued in 2015 Commonwealth Government of Australia (2015), Intergenerational Report 2015, Canberra. may affect policy change after 2015, policy influencing the labour force participation of the Baby Boomer women participating in this research was limited to the Intergenerational Reports prior to the year of interview; 2015.

Table 5.1 presents a comparison of the evidence, projections and strategies proffered in the first three IGRs in those areas that address the intersection of population ageing, fiscal spending, economic growth and labour force participation. This information is then formally analysed in the following section of this chapter.

Table 5.1: Comparison of Intergenerational Reports - Statements and Projection¹⁶

		Intergenerational Reports		
Areas of Focus		2002	2007	2010
Demographic Transition (next 40 years)		Increase in size of older cohorts: 55-64 cohort 50% 65-85 cohort 100% 85+ cohort 300%	Increase in size of older cohorts: 65-85 cohort 100% 85+ cohort 300%	Increase in size of older cohorts: 65-85 cohort 100% 85+ cohort 300%
Labour Force	Size/ Proportion	Decrease in size of labour force as a proportion of total population.	Decreased size partly offset by increased older LFP.	Increase in size, but decreased proportion of working age population.
	Participation	Recent upward trends is unlikely to continue due to population ageing.	Rates expected to rise due to increased participation by 55-64 cohort.	Expected net decrease of approx. 4.5 percentage points by 2050.
	Baby Boomers	Baby Boomers will put a significant downward pressure on LFP rates.	LFP rate will fall as Baby Boomers move from the labour force to retirement.	Increase of 55+ cohort will result in decline in LFP rates.
	National comparisons	Australia is one of only a few OECD countries who are expected to maintain labour force growth.	Mature aged LFP is just above the OECD average. Australia's mature aged LFP well below US, UK, NZ.	Mature aged LFP of 58.9 13 th highest in OECD, above OECD average, still below US, UK, Can, NZ.
Fiscal Demand	Tax Revenue	Decrease in personal income tax revenue.	No specific linking of impacts of demographic change on total tax revenue.	Maturing superannuation will reduce fiscal pressure on tax revenue.
	Health Spending	Increased demands on health services, highest growth in MBS spending for 55+ cohort.	Health spending per person growing faster for 55+ cohort than for total population.	Real health spending increase from 2010-2050: 65+ cohort x 7 85+ cohort x 12

¹⁶ LFP – labour force participation, MBS – medical benefits spending, PBS – Pharmaceutical Benefits Scheme

	Dependency	Increase in aged dependency will result in decrease in private funding and an increase in public funding of population dependency.	Old age dependency ratios expected to at least double by 2050.	Number of working age supporting each person 65+: 2010 – 5 people 2050 – 2.7 people
	Sustainability	Policy adjustments needed to sustain fiscal position over next 4 decades.	Long-term fiscal sustainability projections improved since previous IGR.	Unless action taken to maintain economic growth and reduce spending, fiscal gap of 2.75 of GDP by 2050.
Older Women	Labour Force Participation	LFP rates for men significantly higher than women in the 65-69 cohort.	Except for the very young, LFP rates for men are expected to continue to exceed those for women. LFP rates for women in 55-64 cohort have increased 14% (1997-2006).	15 percentage point increase in LFP rate for women largely due to strong rise in LFP rate of older women. LFP rates for older women expected to increase as Aged Pension qualifying age increases.
	Labour Force Hours/Week	Average number of hours worked per worker per week projected to decline slightly over the next decade and then to remain unchanged.	Number of hours worked per week per worker has fallen 1.2% (1996-2006) mainly due to increased LFP by older and female workers.	Older workers and women will continue to contribute to the decreasing average number of hours worked per week per worker.
	Pensions	Increasing number of claims for Disability Support Pensions by older women since 1994.	Claims for Disability Support Pensions have flattened out except for women in the 60-64 cohort.	Disability Support Pension claims still increasing for women in the 60-64 cohort (1996-2006).
	PBS	PBS spending disproportionately high part of health spending, highest for women and increasing with age.	PBS expected to grow strongly over next 40 years. Highest for women and for those in the 75-85 cohort.	Growth in spending on PBS has moderated but still significant. Highest for women and for those in the 75-85 cohort.

5.5.1 Commonwealth of Australia - Intergenerational Report 2002 (IGR 1)

The first of these Intergenerational Reports (Commonwealth Government of Australia, 2003) (IGR 1), was a major policy document that presented not only the predominant issues for an ageing Australia; the need to increase the economy's capacity to generate revenue and increase GDP and the need to reduce growth in government spending as a percentage of GDP (Commonwealth Government of Australia, 2003, p.1), but also nominates priority policy objectives.

The Evidence – The priority objectives in Table 5.1 summarise IGR 1's presentation of evidence showcasing demographic and expenditure projections for the next 40 years based on census and public sector demographic analysis. Explanations for population ageing are provided in the form of compelling diagrammatic representations of how the combination of demographic factors; most notably lower fertility rates and increasing longevity, foreshadow a 50 percent increase in the number of Australians in the 55-64 age group, a more than 100 percent increase in the number of 65-85 year olds and a quadrupling of the 85+ cohort over the following 40 years.

The subsequent impacts on labour force growth, largely a product of retiring Baby Boomers and the consequential downward pressure on labour force numbers, are convincingly linked to downward trends in tax revenue, increased expenditure on health services and a significant decrease of the public funding of dependency¹⁷. The economic repercussions of downsizing of the national labour force are expected to be further exacerbated by greater international competition for skilled migrants as other OECD countries take action to reduce the impact of their own ageing crises by accessing international labour. The economic projections present a pessimistic outlook for Australia's economy, which is

¹⁷ The use of dependency ratios as a measure of the amount of time, energy and money that the working age population must contribute to support the non-working population has traditionally referred to those members of the population under 18 years of age plus those members of the population over the age of 65 years (Folbre & Nelson, 2000). Whilst under 18 year old dependency was largely privately funded, older age dependency has traditionally been publicly funded. However, the decrease of youth cohorts as a proportion of the population and shifts in labour demand that favour prime age workers require far more rigorous statistical calculations than those that are based on age cohort size (Bloom et. al, 2010).

presented as a probable outcome in the event that structural ageing is not a substantive feature of government forward planning.

The contribution that women, particularly older women, could make to offset the effects of population ageing are inversely implied from the characterisation of older women that this document affords. IGR 1 identifies women from 55 years of age to women of 65 years of age as having significantly lower levels of labour force participation than men of the same age (Commonwealth Government of Australia, 2003, p.72-73) and older women generally as the initiators of an increasing number of claims for the Disability Support Pension since 1994¹⁸. Pharmaceutical Benefits Scheme (PBS) spending which is described as potentially “one of the most significant areas of future spending pressure on the Commonwealth” Commonwealth Government of Australia (2003, p.2) is described as being the highest for women and increasing with age.

Policy Alternatives – The overall position presented by IGR 1 statistically reinforced the probability that the ageing of the Australian population will have significant economic and social outcomes. Not only would there be a downsizing of the labour force, particularly during the period when the Baby Boomers moved into retirement, there would also be a reduction in tax revenue at a time when demands for public goods, particularly health services were expected to be dramatically increasing. IGR 1 (Commonwealth Government of Australia, 2003, p.57-59) projects revenue levels remaining at about 22.4 percent of GDP compared with a Commonwealth spending increase to 27.4 percent of GDP by 2041-42 resulting in an increase in the income/spending gap to 5.0 percent of GDP by 2041-42. A significant proportion of the spending increase was attributed to dramatic rises in the demand for health services, aged care and Aged, Service and Disability Support Pensions. Statistical evidence of older women’s larger contribution to fiscal demand identifies them as a policy priority.

The policy alternatives focused on creating a foundation for long-term fiscal sustainability (Commonwealth Government of Australia, 2003, p.67-68). The broad brush policy strategy

¹⁸ This was assumed to be as a result of *The Social Security Legislation Amendment Act* (no. 2) 1994, No. 109, which legislated an incremental change in the retirement age for women from 60 years of age to 65 years of age (Nielson, 2010).

aimed to improve economic capacity to meet the demands of expected increases in social spending as the population ages. Although tax reform was a policy alternative with a place in the overall strategy, increasing productivity growth through increased labour force participation and facilitation of job creation was nominated as the key priority.

Specific policy objectives included; preserving a well-targeted social safety net that encourages working age Australians to find jobs and remain employed, encouraging mature aged participation in the labour force and maintaining retirement incomes policy that encourages private saving for retirement as a measure to reduce the future demand for the Aged Pension (Commonwealth Government of Australia, 2003, p.2). The implied evaluative criteria that derive from these policies include evidence of decreases in unemployment, reductions in income support claims, increases in labour force participation by older Australians and increases in private retirement savings.

5.5.2 Commonwealth of Australia - Intergenerational Report 2007 (IGR 2)

As seen in Table 5.1, the evidence presented in the second IGR (IGR 2) (Commonwealth Government of Australia, 2007) reinforced many of the demographic projections of the IGR 1 (Commonwealth Government of Australia, 2003). It did, however, also present an evaluation of the policy objectives of IGR 1 as justification for a slightly less oppressive picture of the impacts of population ageing.

Evaluation – IGR 2 provides details of an increase in the labour force participation rates for the 55-64 year older cohort, which are expected to continue trending upwards, therefore reducing the expected rate of decline in the size of the labour force. The statistical information relating to older Australian women confirms that although labour force participation rates for women in nearly all cohorts are lower than those for men, labour force participation rates for women in the 55-64 year old cohort increased 14 percent from 1997 to 2006. Due to the upward trends in labour force participation for this cohort, the downward pressure on labour force participation rates resulting from the retirement of Baby Boomers is not expected to be as dramatic as first projected. The

general position taken by IGR 2 is that long-term fiscal sustainability projections have improved since the IGR 1.

IGR 2 (Commonwealth Government of Australia, 2007, p.6-9) suggests that IGR 1 policy based changes are largely responsible for the positive outcomes following release of that IGR. It implies that raised population awareness of the problems associated with population ageing following the release of IGR 1 was contributory to the success of IGR 1 policy initiatives and a fiscal gap for the period 2002 to 2007 of only 3.5 percent of GDP, compared to the expected fiscal gap of around five percent of GDP. Reform of the PBS following the 2002-2003 Federal Budget, increased working age migrant intakes, the ongoing effects of pre-IGR Welfare to Work package, introduction of the mature age worker tax offset and superannuation reforms all contributed to the delivery of Budget surpluses totalling over \$40 billion.

Evidence – Despite the positive outcome of the evaluation of a number of the statistical criteria identified in the IGR 1, IGR 2 presented updated statistical evidence that fiscal demand is still expected to be significant. This is particularly evident in health spending for the 55+ cohort, which was projected to experience higher growth than for any other cohort. Evidence of another problematic trend associated with economic performance appeared in the average number of hours worked per week per worker. Although the increase in labour force participation from 1997 to 2006 was encouraging, the average hours worked per week per worker had fallen 1.2 percent in the same period, largely attributed to the increase in labour force participation by older and female workers. Distinct ageing impacts were also evident the area of Disability Support pension claims. Despite a flattening out of the number of claims generally since the first IGR (Commonwealth of Australia, 2003), the number of claims for women in the 60-65 year old cohort continued to rise.

Policy Alternatives – Reference to the 3Ps of economic growth (Population, Productivity and Participation) indicated a broadening of policy focus beyond a previous focus dominated by the need for increases in labour force participation (Commonwealth Government of Australia, 2007, p.88) as a primary solution to sustained economic growth.

Productivity was highlighted as a particular concern, possibly in response to the decreasing average number of hours worked per week per worker and policy solutions are directed at improving the operation of markets and the introduction of more flexible workplace arrangements as a stimulus for increased productivity¹⁹. The delegation of both human capital and competition reform streams to the Council of Australian Governments under their National Reform Agenda, provided evidence of Federal government expectations that state governments would support national ageing policy in the management of the impacts of population ageing at state level (Commonwealth Government of Australia, 2003)(pp.90-91).

5.5.3 Commonwealth of Australia - Intergenerational Report 2010 (IGR 3)

The third IGR (IGR 3)(Commonwealth of Australia, 2010), which was issued seven years after IGR 1 (Commonwealth, 2003), is a document that acknowledges one of the most significant features of population ageing. In addressing economic growth and the continuing need to increase mature age labour force participation, statements such as “policy responses need to reflect a sound understanding of the complex nature of mature age participation” (Commonwealth Government of Australia, 2010, p.xiv) evidence of government recognition, new to Intergenerational reports, that reducing levels of labour force participation amongst older Australians is a problem arising from factors far more complex than mere personal choice.

The overall tone of this IGR 3, clearly presented in Table 5.1, is certainly more emphatic than the previous IGR (Commonwealth Government of Australia, 2007). This could be reasonably expected in light of effects of the Global Financial Crisis (GFC), which placed additional pressure on economic and fiscal planning already engaged in reducing the effects of population ageing (Commonwealth Government of Australia, 2010, p.2-3,23,38).

¹⁹ A body of literature acknowledged a connection between flexible work practices and productivity. Baltes et al.'s (1999) meta-analysis and Kelliher & Anderson's (2009) organisation based study, for example, concluded that the availability of flexible work hours and locations had positive effects on productivity and job satisfaction.

Evaluation – As shown in Table 5.1, evaluation of the economic and fiscal progress since the previous IGR 2 is certainly less clear in the context of recovery from the GFC as positive indications are juxtaposed with corresponding negative projections. IGR 3 reports that although there has been an increase in the size of the labour force as a whole, the proportion of prime age workers in the labour force has declined in line with expectations. Notwithstanding the positive statistical evidence relating to labour force size, downsizing of the labour force of 4.5 percentage points is expected by 2050, due mainly to the increase in the over 55 year old cohort. Although IGR 3 presents a mature age labour force participation rate of 58.9 percent, which includes a significant increase in the labour force participation of older women, a rate that is now the 13th highest in the OECD and higher than the OECD average, it still lags behind the labour force participation rates for the United States, Canada and New Zealand.

In terms of its fiscal focus, IGR 3 (Commonwealth Government of Australia, 2010, p.130) acknowledges the economic upside of the still maturing superannuation system. The contributions, earnings and taxes associated with the still developing superannuation system are projected to grow faster than GDP reducing the pressure on tax revenue over the short to medium term. Growth will, however, be ameliorated over the longer term as increased reliance on lower taxed superannuation income is expected to decrease tax revenues to less than GDP.

Real health spending projections from 2010 to 2050 remain a burgeoning impost in future fiscal calculations. The contribution of individual cohorts is quantified by IGR 3, with 65+ year old cohort health spending expected to rise by a factor of seven, and the 85+ year old cohort health spending expected to rise by a factor of 12.

Evidence – Demographic evidence of population ageing reflects the projections provided in the previous two IGRs (Commonwealth Government of Australia, 2003; 2007). With evidence of continuing downward trends in older labour force participation, hours worked

per person per week²⁰, and claims for the Disability Support Pension are significantly impacted by older Australian women, they continue to be identified as a target group.

Debuting in IGR 3 is the first recognition in substantive policy documentation directed at the impacts of population ageing, of the valued role of mature age Australians in areas other than paid work:

Of course, mature age Australians can choose to make a number of important contributions to the community outside of paid employment – including through activities such as volunteering or as carers.
(Commonwealth Government of Australia, 2010, p.30)

Policy Alternatives – Policy implementation reported in IGR 3 as having improved trends in labour force participation since earlier IGRs, included those developed under the Productive Ageing Package directed at supporting employment opportunities for mature aged workers (Commonwealth Government of Australia, 2010, p.30); for example the Work Bonus which effectively lowered the impact of paid work on Age and Service Pension income tests. Together with the policy changes in 1994 moving the Aged Pension eligibility age for women from 60 years of age to 65 years of age, an incremental increase in the Aged Pension eligibility age of older Australians from 65 years of age to 67 years of age, announced in the 2009 Budget (Parliament of Australia, 2009), as also cited as critical to the increase of labour force participation by older Australians generally and older Australian women in particular.

The substantive policy directions considered by this IGR (Commonwealth Government of Australia, 2010), not only endorse previous policy directions that view increases in older age participation and ongoing pension reform as a vital contribution to economic sustainability, it stated that these policies initiatives also underpinned social sustainability. Reiterating the ‘three pillar’ model of sustainable economic management; productivity, participation and population, older Australians were defined as a policy target. Pension reform and continued improvement in mature age participation were joined by ‘nation building infrastructure’ and ‘innovation supporting productivity’ (Commonwealth

²⁰ IGR 3 identifies a 0.4 percentage point fall in average hours worked per week per person, since IGR 2 (Commonwealth of Australia, 2010, p. 13)

Government of Australia, 2010, p.vii)²¹ as the main approaches to managing demographic change through increases in productivity and stringent fiscal strategies.

5.5.4 Council of Australian Government (COAG) – A New National Reform Agenda

The National Reform Agenda (NRA) announced in the *Council of Australian Governments' Meeting, 10 February 2006 Communique* (COAG, 2006(c)) can be viewed, in the main, as a document announcing the response of the state governments to the evidence and proposals of the Commonwealth Government through its Intergenerational Reports (Commonwealth Government of Australia, 2003; 2007; 2010). In announcing the intention of the state governments to “underpin Australia’s future prosperity ... as national demographic trends begin to bite...” (COAG, 2006(c)) the following statement was incorporated in as a preface to its reform commitments:

COAG noted that with an ageing population, there will be relatively fewer Australians of working age. To avoid putting too great a burden on those already in work, more Australians need to realise their potential by entering or rejoining the workforce. At the same time, in the face of intense global competition and changes in technology any reduction in workforce participation needs to be offset by improvements in the ability of the workforce and in productivity (COAG, 2006(c), p.2).

Enlarging on this statement the *Human Capital Reform: Report of the COAG National Reform Initiative Working Group* (COAG, 2006(b)) proposes a policy framework for the increase of labour force participation across all population groups with specific reference to initiatives directed at the older population cohorts.

Evidence – As shown in Table 5.1, this policy document relies on the evidence previously provided by the IGRs (Commonwealth Government of Australia, 2003; 2007; 2010) in its reference to the effects of population ageing on future economic growth and fiscal demand. It reinforces the position taken in previous IGRs in relation to the potential value

²¹ The inclusion in this IGR (Commonwealth of Australia, 2010) of policy with a capital investment and innovation theme reflects general post GFC economic strategies such as those referred to in Rudd (2009) in his commentary *The Global Financial Crisis* and Guelec & Wunsch-Vincent (2009) in their OECD Digital Economy Paper *Policy Responses to the Economic Crisis: Investing in Innovation for Long-Term Growth*.

of increasing older labour force participation. This IGR adds weight to its recommendations by including international level data from the OECD (2008) that highlights Australia's comparatively poor performance in terms of both labour force participation and labour productivity, elaborating on the opportunities that exist for improving both through the targeting of older workers and women. COAG National Reform Initiative Working Group (2006(b), p.8) includes in its *Consolidated List of Recommendations* under *Section 4 – Work Incentives* "That COAG adopt the principle that all governments should pursue strategies to improve the workforce participation of key groups such as those on welfare, mature age and women".

Policy Alternatives – In articulating a policy framework to support increases in participation and productivity, the recommendations clearly targeted older workers in the three areas specified as the focus for future policy development at state level; health, education and training, and work incentives (COAG, 2006(b), p.7-8). Maintaining the health of the working age population identified the importance of this objective in relation to key disease categories including older Australians who are increasingly represented amongst those suffering from the chronic health conditions directly linked to decreases in both participation and productivity. An emphasis on ongoing education including updating skills in mature age workers aimed to increase employment opportunities in vulnerable population groups. Work incentives are directed to both the provision of supports such as employment services that will assist older workers to overcome some of the barriers to remaining in or re-entering the workforce, and financial incentives in the form of tax advantages to encourage the extension of workforce participation by older Australians.

5.5.5 Improving with Age: Our Ageing Plan for South Australia

Improving with Age: Our Ageing Plan for South Australia (Government of South Australia, 2006) is the primary policy document of the Government of South Australia that engages with the population ageing policy directions espoused by the Commonwealth Government (Commonwealth Government of Australia, 2003; 2007; 2010) and COAG (COAG, 2006(b); 2006(c)). As the state level reiteration of policy justified at national level, analysis is not warranted, however, discussion of this evidence of state government commitment to supporting the overarching policy direction is contextually relevant to the analysis and

discussion of the primary qualitative data presented in this research and obtained from a sample of South Australian Baby Boomer women.

Echoing a demographic scenario similar to those originally conceptualised in the IGR 1 (Commonwealth Government of Australia, 2003) and restated by COAG (COAG, 2006(b); 2006(c)) the Foreword to this South Australian policy document asserts that:

The ageing of many countries like Australia is one of the most significant trends of our time. (Government of South Australia, 2006, p.1)

As a state with a historically high percentage of older citizens, the need for policy action is emphasised. Using Australian Bureau of Statistics (2005) population projection data that supports the proposition that the percentage of South Australia's population over 65 years of age in 2051 will be significantly larger than for Australia as a whole, this document suggests that the source of the problem and the solution reside with the older population:

In South Australia, with our population ageing faster than elsewhere in Australia, we have a singular opportunity to draw on the skills, wisdom and energy of older people who are already contributing to our success and to tap these resources further (Government of South Australia, 2006, p.2).

However positive the policy spin, the key policy themes, unsurprisingly, differ little from those previously nominated; extending the working lives of older South Australians as a means to maintaining labour force participation and productivity and ensuring optimal conditions for improved health outcomes. Whilst the focus on these two problematic aspects of population ageing at a National level can be directly attributed to the need to reduce income supports and to prevent excessive increases in health spending, South Australia's focus is not simply an expression of support for a Commonwealth Government agenda. The need for local economic growth underpinned by labour force participation and productivity and decreases in the state government expenditure associated with health service provision are a significant concern for a state facing a demographically difficult future.

5.5.6 South Australia's Strategic Plan

Announcing the priorities for the South Australian government, South Australia's Strategic Plan nominates labour force participation increases by older South Australians as 'Target 48' under its vision statement for *We have a skilled and sustainable workforce* (Government of South Australia, 2011 (revised from 2007)), specifically:

Increase the proportion of older South Australians who are engaged in the workforce by 10 percentage points by 2020 (baseline, 2010)
(Government of South Australia, 2011 (revised from 2007), p.40)

The explanatory comments found on the *South Australia's Strategic Plan* website elaborate on this target with a specific reference to older women as a specific target within the older South Australian cohort, with a specific aim, announced in the baseline year (2010), of reducing the gender gap between the labour force participation rates for men and women aged sixty years or more. This gap was identified as approximately ten percentage points in the baseline year (Government of South Australia, 2011 (revised from 2007))²².

5.6 Conclusion

As the principal policy documents addressing the expected impacts of population ageing (reasons for omission of Productivity Commission documents provided in Chapter 4) and announcing the intended direction of government policy that will redress or reduce those impacts, the first three IGRs (Commonwealth Government of Australia, 2003; 2007; 2010) remain consistent in defining older Australians as a target population and substantiating increased labour force participation as a policy direction. All three documents present identical demographic projections that forecast the future dominance of the over 55 year old cohorts as a percentage of the total population notwithstanding shifts in the 40-year projection period to align with the IGR issue year. The dual threats of a decrease in the size of labour force and increases in fiscal demand, particularly in income supports and health

²² It is worth mentioning that as a policy document South Australia's Strategic Plan (Government of South Australia, 2011) contains some date anomalies that arise from the somewhat random inclusion of statistical target achievements since the baseline year, rather than periodical revision of the document as a whole. This can lead to some dating of references and statistics that appear to be a mismatch.

spending, are an increasingly comprehensive focus across the three reports, with the slightly more positive reporting of the second IGR (Commonwealth Government of Australia, 2007) being replaced with an expanded view of the economic challenges in the third, more cautionary, post GFC, IGR (Commonwealth Government of Australia, 2010).

Throughout the three IGRs (Commonwealth Government of Australia, 2003; 2007; 2010) projections reinforce the notion that increasing older labour force participation presents both an economic and fiscal solution. It is convincingly argued that this policy direction will, by maintaining the size of the labour force, promote economic growth and increase financial self-sufficiency, thereby reducing the possibility of increases in fiscal spending as a proportion of GDP. Statistical evidence is also provided that suggests that older women might require specific policy attention.

A secondary policy target is announced in the three IGRs (Commonwealth Government of Australia, 2003; 2007; 2010) that identifies older women as having significantly lower labour force participation rates than those for older men whilst having disproportionately higher claim levels for both income supports and the PBS. Similarly, state level policy documents reflect the need to address the unequal contribution made to labour force participation rates by older women (Government of South Australia, 2014).

There seems to be ample evidence provided in federal level policy documentation to support the view that an increase in the mature age labour force is capable of delivering meaningful increases in GDP. IGR 3 (Commonwealth Government of Australia, 2010) projects potential benefits of 2.4 percent of GDP by 2050 in the event that the participation rate of 50-69 year olds was lifted by 10 percent. However, beneath the dominance of this policy direction in the documentation are suggestions that earlier government conceptualisation of a 'silver bullet' policy solution may fall short of resolving the economic and fiscal threats likely to result from decreases in the number of labour force participants or the particular challenges posed by older women.

Chapter 6: Baby Boomer Women's Labour Force Participation – A Stakeholder Perspective

6.1 Introduction

The literature suggests that there has been a growing interest in the view and influence of stakeholders, not only in relation to the creation of government policy, but also in influencing the future effect of policy in light of stakeholder interests, agendas and resources (Brugha and Varvasovszky, 2000). How politicians, quasi-government organisations and NGOs view their role in the policy arena most often relates to the expectations of the groups they represent (Doh and Guay, 2006). Although constituency views are a predominant factor in the political arena, the views of quasi-government organisations and some NGOs, can be described as representing constituency interests with varying degrees of autonomy from government (Halligan, 2004). In the case of quasi-government organisations, government involvement is often a combination of governance and funding in contrast to NGOs whose governance is most often independent of government involvement, but whose funding arrangements often include government sourced funding.

This chapter explores the perspectives of a number of stakeholders in relation to the problems and benefits associated with the current policy directed at increasing older labour force participation as a response to the challenges of population ageing in Australia. This exploration provides a stakeholder view of whether the current policy is achieving its proposed outcomes and how they envisage their ongoing role in promoting the interests of older women and their connection to the labour force.

Semi-structured interviews with five stakeholders included discussion of the strengths and weaknesses of the policy in relation to older women, the tension between the provision of unpaid care and the need to participate in the labour force, work place challenges, re-skilling and re-education opportunities, the role of health as a determinant of labour force participation and the role of their organisations in shaping the future of older labour force participation for women.

Stakeholder occupational status, sector and organisation types are as follows:

- Stakeholder 1
Senior Advocate
Age and Disability Rights (National)
(Quasi-Government Organisation)
- Stakeholder 2
Chief Executive
Aged Sector Peak Body
(Non-Government Organisation)
- Stakeholder 3
Senior Politician
Independent
(Government)
- Stakeholder 4
Acting Senior Advocate
Human Rights Organisation (State)
(Quasi-Government Organisation)
- Stakeholder 5
CEO
Aged Employment (State)
(Non-Government Organisation)²³

6.2 The Policy

Although each of the stakeholders had concerns about the effects of policy urging increases in older labour force participation, these were moderated by the objectives and representational scope of the organisations they represented or their professional status. For some stakeholders whose organisations or positions were within the ageing sector, the

²³ All stakeholders were the heads or acting heads of their organisations, or were professionally independent, obviated the need to differentiate stakeholder input on the basis of location or rank within their organisations

economic position of Baby Boomer women under this policy regime was a problem central to the organisational agenda. However, for stakeholders from organisations or occupations with a wider population focus, the plight of specific cohorts tended to be contextualised within the needs of a broader population, to some extent, shaping their engagement with the potential challenges for vulnerable cohorts such as Baby Boomer women.

6.2.1 Strengths

There was considerable support by stakeholders for the benefits that could flow from deferring the Aged Pension eligibility age. Stakeholders identified economic (and fiscal), health and personal benefits that could result from successful implementation of policy that extended the working life of Australians. For Stakeholder 1 who was involved in an independent inquiry into older people and work and Stakeholder 4 there was some justification for the aims of the policy:

From a public policy point of view, of course, the longer people are working, paying their taxes, paying super, consuming and supporting other businesses, the better it is for everyone. (Stakeholder 1)

The stats suggest that [older women's] labour force participation is too low and talking to many older people it would seem many would work if they could...the closer they get to retirement they realise that they want/need to keep working. (Stakeholder 4)

For Stakeholder 2, the Chief Executive of a national peak body for ageing, there was little question of the fiscal appropriateness of the policy:

It is actually a mainstream fiscal constraint policy that ought to be, the more that we can have people in the workforce and contributing fully to their retirement incomes the less dependent they will be on the public purse... (Stakeholder 2)

Notwithstanding this support there was no shortage of attention directed at policy shortfalls.

6.2.2 Weaknesses

Whether or not a policy is adequate to the purposes of effecting (Giskes, 2004) positive social change has been a subject of academic and government discussion for at least the last 50 years. From Lindblom's (1959, p.81) inclusion of a description of 'good policy' as policy that "...can be shown to be the most appropriate means to a desired ends" to Sanderson's (2009, p.701) discussion of government views of 'good policy' as including the characteristics of "...forward looking, outward looking and innovative and creative; it should make good use of evidence and be inclusive and joined up", it is clear that there has been concern about the effects of policy and its implementation. For most stakeholders the principal concerns about the current policy and its use of government funded income supports as a lever to compel older labour force participation, was that the policy itself perhaps fell short of 'good policy'. Chief amongst those concerns was that labour force policy directed at increasing older participation as a response to the problems associated with population ageing, did not clearly identify a pathway from the announced aims of the policy to achievable outcomes, particularly in respect of older women. For Stakeholder 1 and Stakeholder 4 the aims of the policy, though justified, were simply at odds with the reality of finding employment as an older woman:

So the solution is pretty clear, [however] the barriers to the solution, that is a longer working life, are deep seated, some of them are quite straight forward to change, others like deep seated cultural prejudice against older people are quite hard to change. (Stakeholder 1)

You can't have, on one hand, a policy position that says we want people to work longer and, on the other, hand put all these barriers in front of them. (Stakeholder 4)

For Stakeholder 2 the lack of adequate policy process leading to its creation undermined the coherency of the policy targeting increases in older labour force participation and, accordingly, its ability to deliver outcomes consistent with aims:

I think that, at the moment, mature aged work force policy is very underdeveloped ...Government departments didn't consult us, they didn't canvas states either, they just announced it, so I think actually that we don't have, as yet, a very coherent work force participation policy. (Stakeholder 2)

Raising consideration of whether sufficient attention was being directed at ageing policy in general and making reference to a colloquialism often used by John Howard in his discussions about policy, Stakeholder 3 suggested that the wider implications of population ageing had not yet captured attention in the public domain, resulting in less attention being directed at ensuring the efficacy of public policy in that ageing area:

John Howard talked about "barbeque stoppers"... when people would get together in suburbia, around the country, in their back yards, barbeques with family and friends, these were the things that actually stopped barbeque because it was a topic. I do not think that this issue is a "barbeque stopper" yet, I think it will be a "barbeque stopper".
(Stakeholder 3)

Acknowledging, on one hand, the benefits that could flow from increased older labour force participation and, on the other hand, that the pathways for achieving this were somewhat unclear, most stakeholders identified policy inadequacies associated with the broad brush approach of the current policy. Of particular note were the different aspects of the policy pinpointed by each stakeholder, a possible reflection of individual priorities and the effects of individual alignment with varying organisational goals.

6.3 Caring Responsibilities

There is no question that the substantial contribution of older women to care provision in Australia has been recognised as both a social and economic benefit. Certainly, the caring contribution of Baby Boomer women has been confirmed in a number of reports on the value of caring in Australia. Carers Australia (2010) in their report on the economic value of informal care, claimed that on a percentage basis Baby Boomer women provided more informal care than any other age cohort. A report five years later also focusing on the economic value of care found that Baby Boomer women were still the most numerous providers of informal care.

The significant contribution made by older women to caring attracted some strong commentary from stakeholders, particularly in terms of the frequency of care provision amongst the Baby Boomer cohort:

Care provision is one of the responsibilities that ties the [Baby Boomer] cohort together. I think right across that cohort, and whether you are a CALD woman or an aboriginal woman, whatever your background, [care provision] is very, very common. (Stakeholder 4)

I think that it has been reported...that this is one of the first generations that are not only looking after their kids, they are looking after their parents and now they are also looking after their grandchildren, so [there are] a lot more demands. (Stakeholder 5)

6.3.1 Government Support for Older Carers

The role of Australian governments in supporting Baby Boomer women as carers was also discussed in some detail. Stakeholder 2 confirmed that although there had certainly been government recognition of the role of carers and expressions of commitment to improving supports for carers beyond the basic supports currently available, positive change was slow to occur:

One of the changes in 'Living Longer, Doing Better'²⁴ and indeed in components of that including the website, the gateway²⁵, was that carers should be regarded...as customers and consumers in their own right. I think that that was a clear statement of principle but it has taken quite some time for it to filter out into policy and indeed raises some interesting questions...about the product, services...we are essentially, I think, restricting carers support to...finance, in terms of carer payment²⁶, and respite. (Stakeholder 2)

Stakeholder 3 expressed concern that, notwithstanding the commitments under 'Living Longer, Doing Better' (Commonwealth Government of Australia, 2012), it was anticipated

²⁴ This report included the commitment of \$54.8 million to streamline and expand support for carers as part of an overarching commitment to age reform (Commonwealth of Australia, 2012).

²⁵ Myagedcare (Australian Government, 2016), is a website that identifies resources for carers of older and infirm Australians

²⁶ Carer Payments, are available to Australians who are primary carers for someone with a recognised disability. Pension payments are equivalent in amount to the Aged Pension (Australian Government, 2017)

that carer provisions might be insufficient to the specific needs of women in the context of labour force participation:

So we need to be smarter in the way we deliver services...[in terms of women as carers]...I think we need to revisit this part of the government's 'Living Longer, Living Better' package. (Stakeholder 3)

For these stakeholders the time taken for policy initiatives to emerge as social change and the need to reconceptualise how supports for caring could be better directed for the needs of older women were significant concerns. These concerns, in turn, raised questions about whether an adequate range of supports will be developed in time to benefit Baby Boomer women carers.

6.3.2 Caring and Labour Force Participation

The interface between paid work and caring was discussed in terms of the complex outcomes of the intersection of policies that seek to reduce government provision of supports and services and increase individual economic self-sufficiency as an overarching policy direction for Australian governments. Baby Boomer women caught in the 'cross hairs' of reduced community supports and increased need for care provision were often faced with the need to make sacrifices and compromises:

I see [women] in the situation where they have actually given up their own careers to help their children's careers by looking after grandchildren. (Stakeholder 4)

There is an expectation that the women will look after...the parents and so that then impacts on their ability to get into the workplace because it means that they have to be more flexible in where they can work and how they can work. (Stakeholder 5)

Problems identified at this interface were not limited to those arising from choices between labour force participation or caring or whether to combine both. Stakeholders were also concerned about the issues confronting those carers who, having reduced engagement with the labour force to care for a family member or members, were then faced with the

need to re-enter the work force when their caring duties came to an end:

Where caring and continuing access to employment cross over is that often [a pre-retirement age woman]...needs to withdraw from the work force to care for an older parent...sometimes the husband is older and she withdraws from the workforce to care for him. If at some point...she wishes to re-enter the work force, she has been out of it for a few years...there is no effective support to get her back in. (Stakeholder 1)

Government programs supporting increased employment of older Australians were not thought to be expansive enough to provide assistance for those Baby Boomer women who needed work and who wished to avoid long-term unemployment:

...so what about someone [who]...ceases being a carer because the person they were caring for dies or goes into permanent residential care and they don't get back into the workforce...they, technically, don't qualify for Restart²⁷, because they are not unemployed (for six months). The government, rather than just saying "Here's ten grand for the Restart program", [should say] "If you have got people in this position, here is some support that we can give you to help them in that process". (Stakeholder 2)

[To qualify for Restart] you [have] to be unemployed for six months or more before you [get] any support. For a mature aged person that six months means "Hey this is probably going to drag on for another year or two." and that's when all the serious problems kick in and the attitude of "Well what's the point". (Stakeholder 5)

Clearly the view of stakeholders was that government supports were not adequate to the needs of Baby Boomer women faced with the concurrent demands of providing caring support for family members and ensuring ongoing financial self-sufficiency.

6.4 Health in Later Life and Labour Force Participation

The intersection of health at older ages and labour force participation is one that has attracted some investigation, but as yet there is recognition that this area is somewhat

²⁷ The Restart Program is an Australian Government wage subsidy that encourages business to employ mature workers who are over 50 years of age, who have been unemployed for six months or more and are employed for a minimum of 30 hours a week. For each employee that qualifies, the employer will be eligible for a \$10,000 payment over 12 months (Australian Government, 2017).

under researched (Cai and Kalb, 2006; Buckley et al., 2013). Although health is often cited by older women as a barrier to labour force participation, the precise nature of the role of health in relation to labour force participation has not yet been comprehensively explored. However, whether focusing on increasing ‘user pays’ capacities or improving general health levels, the policy to increase older labour force participation is in line with a government focus on the older population as disproportionate consumers of government funded health services.

Health, ageing and fiscal commitment is a policy intersection that was familiar to most stakeholders. In some cases this policy nexus was also an important focus of the core business of stakeholders’ organisations. In general, most stakeholders recognised the inevitability of the increase of chronic health problems with age and the links between declines in health and declines in labour force participation. Stakeholder 1 referred to a recent enquiry as highlighting this problem:

[Health plays a role in older labour force participation]...it does, in fact in a recent Survey of people leaving the workforce early, we found that health played a very big role, a bigger role than (we) expected.
(Stakeholder 1)

Rather than viewing withdrawal from the workforce as an appropriate response to health declines amongst older workers, stakeholders believed that the positive health effects of work significantly outweighed the negative:

The other thing we know is that people who are working are healthier, physically and mentally, than people who are not working. DSP's²⁸ are problematic for public policy because of the burgeoning cost... but also problematic for the [recipient] because it's not a great way to live your life. (Stakeholder 1)

²⁸ DSPs are Disability Support Pensions, which are available to Australians who are not able to work or retrain to work for at least 15 hours a week. Pension payments are equivalent in amount to the Aged Pension (Australian Government, 2017)

The main problem we see with people is the mental stress of being unemployed. Coming to us a lot of them are saying “I have to get a job or I will lose my home”. [Unemployment and economic shocks like the GFC] have a huge impact on [mental health], you know the anxiety and depression...we see it because we are seen as one of their lifelines of getting out of their situation and getting a job. (Stakeholder 5)

6.5 Strategising for Better Labour Force Participation Outcomes

All stakeholders expressed concern that increases in labour force participation by older women was unlikely to be achieved without specific attention to the deployment of strategies that would support behavioural, cultural and workplace change. Stakeholder 4 suggested that any policy objectives directed at “fixing women” were ignoring the fact that many the problems affecting older women’s relationship with the labour force could be found in the communities and cultures around them.

6.5.1 Health Education and Prevention

To ensure that Baby Boomer women’s participation in the labour force results in employment opportunities and also allows for optimal health outcomes stakeholders believed that there would have to be changes in both work force culture and practices. Stakeholder 2 and Stakeholder 3 both believe that avoiding negative labour force outcomes as a result of declines in health associated with ageing called for sectoral strategising:

This is just objective fact, a body gets more vulnerable [with age], the issue is how do you respond to the body getting more vulnerable...you can’t turn it around entirely because it is part of the maturing process of a human being but you can take some strategies in relation to it. (Stakeholder 2)

In terms of [older women’s] labour force participation...I don’t think there has been enough emphasis on preventative health and that is something that I don’t think we have done a good job of. Even simple things like osteoporosis, which is something that hits particularly women in their 60s, we have done a really (poor) job in terms of [public education] about [this problem]. (Stakeholder 3)

Health amongst older women was viewed by the stakeholders as presenting serious challenges to their increased labour force participation. However, they also identified that

improving health literacy and prevention and recognising the natural physical limitations of ageing, was not likely to result in the increases in older women's labour force participation sought under current policy.

6.5.2 Changes in the Work Space

Changing workplace culture to reflect the value of older women and in recognition of their needs, was raised by stakeholders as critical to improving the possibility of employment for Baby Boomer women. For Stakeholder 1 and Stakeholder 4 discrimination in the work force toward older women as employees was concerning:

[Many Baby Boomer women are in a poor position financially]...so the solution is pretty clear, [but] the barriers to that solution, that is a longer working life, are deep seated, some of them are quite straight forward to change, others, like deep seated cultural prejudice against older people are quite hard to change. (Stakeholder 1)

[It's up to the employers]...Unconscious bias is alive and well and all sort of false assumptions about the fact that [older women] get sick more and are a drain on the economy more and only stay [in employment] for a few years, there are all sorts of false assumptions around that we talk about [older women] all the time, that goes into the unconscious bias. (Stakeholder 4)

If overcoming discrimination in the workplace, like most cultural change, was expected to be difficult to achieve, practical supports for women in the workplace were also described as 'job perks' in short supply in a job market where demand and supply currently operated in favour of employers, who were under no pressure to make jobs more attractive. Although employer commitment to the concept of flexibility was evident, the provision of flexibility in the workplace was not:

We hear a lot of public commitment to flexibility from our CEOs of major companies but in fact, I think in a lot of workplaces that that kind of flexibility does not exist. So if a [Baby Boomer woman] want to keep on working, often she can't so she withdraws completely, [which] causes all sorts of financial and work force participation problems for her. (Stakeholder 1)

[To meet the requirements of older women]...*the employer has to be more flexible and I don't think many employers have gone down that track in flexibility. We have less jobs than we have people so it's harder for [older] people to get back into the workforce. Employers have been encouraged to think about creating a flexible workforce, but because [they are not short of workers] I don't think they've put a lot of that into action so they are still very structured in the way they expect people to meet their work hours...then that restricts the ability of [older women] to juggle all the other things they have [to deal with] outside the workplace.* (Stakeholder 5)

We have known [about the need for workplace flexibility] in government, for example there have been policies around flexible employment of women for 15 to 20 years, but the take-up is really low, even now... (Stakeholder 4)

[We need to explore the opportunities for maintaining links with the workforce when older women need to care, for instance]...*so instead of saying "I have to give up full-time" it would be "can I do it part-time?" which some of the bigger companies picked up on a while ago, in terms of their flexible working practice. [Mainly] because they realised that great talent was walking out the door because they had an inflexible choice...but I think there is room for government to think about how they can play some role in that...* (Stakeholder 2)

From all perspectives, workplace culture and conditions were less than encouraging in the context of job availability for Baby Boomer women. Despite social and legislative changes that discourage discrimination generally, vocal support for gender and age equality in the workplace is at odds with practice. Workplace flexibility, which would be beneficial to all workers, but particularly women, is not a commercial consideration when there is an oversupply of job seekers. For all stakeholders the need for workplace change, particularly the eradication of ageist and sexist attitudes that discounted older women's value in the workplace and increases in workplace flexibility would require decisive government action.

6.5.3 The Role of Training and Re-Education

Stakeholders also saw the need for government commitment to the provision of appropriate training programs for older women. Government had, in the words of Stakeholder 4, *"missed the boat in ensuring that Baby Boomer women stayed up to date*

with technology” creating an enormous gap in potential employability across the cohort:

Those [Baby Boomer women] who have established careers and managed to keep them in some form or another, have probably managed to get themselves some education and move on, but there is a big gap, because the people who have had casual work or have been in and out of work and in traditionally low paid jobs that are traditional female jobs, not only have they suffered from...having no super and those sort of things, they have missed out on the technology.
(Stakeholder 4)

For Stakeholder 5 the current availability of training programs was challenging in a number of respects:

[At the moment] there is pretty much no accessible training, particularly if someone is unemployed because there is, essentially, no funded training. ...I am pretty certain that there are no business admin courses that are funded and that is the primary course that we have found most helpful to women because [they] have been out of the workforce after 10 or 15 year...[and] need to upskill and also build up their confidence and self-esteem. The Certificates I, II and IV in Business weren't too difficult for them...a perfect stepping stone for them to move back into the workforce...there is no support for that training at the moment. The only support that is being offered at the moment is for growth industries, which are few and far between...they look at construction... and high tech type industries. (Stakeholder 5)

For Stakeholders 1 and 2, the Government's provision of training that was capable of increasing the likelihood of older women's successful engagement with the workforce, required a more targeted approach that considered appropriate industries and specific skill provision:

I have developed a proposal for what I am calling a Skills Checkpoint, which is that everyone at around age 50 should have easy access, low cost of free access, to a skills analysis. Basic advice about what jobs do exist and what jobs don't exist. Trying to bring together the growth areas with the needs of [older women]. Getting the advice should be straightforward and simple. They have [often got] skills, which, with a bit of upskilling, could easily turn into employability in a growth sector.
(Stakeholder 1)

I have always been significantly sceptical of generic retraining without a clear objective as to what it is for...it seems to me that we actually ought to be thinking about linking potential employment interest and the training...so then you would be saying "If that is of interest here is the skills acquisition process that will support you through"...they know that they are actually working to get a job with an organisation [because] the organisation has to think "OK what is our work force trajectory, we don't want to have twice as many people out there training as we need" and the government needs to help them in that process. (Stakeholder 2)

Clearly stakeholder opinion supports the notion that current policy 'encouraging' older Australians to stay in or return to the labour force is not adequately linked to the provision of training appropriate to either common skills deficits among Baby Boomer women or to upskilling in line with the skills needs of sectors likely to employ older women.

6.6 Research and Planning for the Future of Older Women's Labour Force Participation

Academia and government have, for some time, supported the value of 'evidence based' policy. The policy cycle discussed in Chapter 5 is based on the notion that evidence has a crucial role in policy formation. However, stakeholders generally felt that the disparity between the policy aims and current employment stress among a significant older cohort, Baby Boomer women, indicated that evidence relating to the factors impacting their labour force participation, particularly employment, was lacking.

For Stakeholder 3 the lack of knowledge had distinct implications for continuing lower labour force participation by older women and burgeoning health costs that were both cited in the Inter-Generational Reports (Commonwealth Government of Australia, 2003; 2007; 2010) as fiscal justification for increases in older labour force participation:

I think that it is pretty axiomatic that in order to tackle a problem appropriately, with an appropriate policy response that is targeted, that is not only cost effective but effective in terms of outcomes, you need to know the scope of problem. I think there has been a dearth of information, that we have just been scratching the surface in terms of data and that is why this [interview] peaked my interest, because I think that we need to know the extent of the problem but if we want to unlock the potential, not just workforce participation, but also how do we get the health outcomes which help us in reducing the impact...the short

answer is, you know, it's [the lack of data] a "known unknown" to quote Donald Rumsfeld. (Stakeholder 3)

From an equal opportunities perspective, the concerns centred on the uneven effects of potentially under researched policy that, in trying to avoid or overcome economic problems, proposed a solution that was too generic to avoid the possibility of disadvantaging cohorts within target populations:

I think it's absolutely essential that we do that research...because you should not develop policy without it being based on good sound research that tells you what the impact is going to be...what government does is...they will put the pension age up here and we will lower the threshold on something here, but you have no idea then of the impact on a person's income all up, let alone anyone doing [an exploration of the jobs market] to talk about [how] the various groups that will be impacted. (Stakeholder 4)

The concept that the transition to an older population was going to require a longer term approach to solving labour force participation problems for older workers, particularly women, was a concern for Stakeholder 2, who saw research as imperative to finding a workable solution:

[To assist in resolving the problems associated with Baby Boomer women and labour force participation]...the only thing that comes to mind is the obvious, actually doing some more hard core research...what we should be doing is responding to some of the things that we know about why mature age workers become more vulnerable and get some action research in there so, evaluate it whilst we are doing it... We do not actively go out there learning so I would be saying we ought to be...there are a lot of Baby Boomers coming through, and then who is to say that the same issues won't be there for the next generation. The more we know about improving workforce participation as you get older, the better. (Stakeholder 2)

Although areas of concern tended to reflect organisational focus and stakeholder responsibilities, the recognition that research was needed to inform policy was consistent across the group.

6.7 Stakeholders – Future Action on Older Labour Force Participation

Outlining their ongoing role in relation to action directed at improving the labour force outcomes for Baby Boomer women, there was ongoing commitment from all stakeholders. From the expansive role envisaged by stakeholders from larger organisations to the task specific roles of NGOs, it was apparent that stakeholders viewed the economic and social marginalisation of older people under the current policy as a work in progress. For Stakeholder 2, plans for organisational action that would benefit vulnerable Baby Boomer women were underway:

Firstly we argue for [the difficulties engaging with the labour force] as a general mature age worker issue and I think the fact is that would advantage more women than men... so we argue for that both with industry and with government in terms of their programs. So far we have a lot of agreement and not much action. We are also supporting Stakeholder 1's enquiry²⁹ and [similar investigations]. We continue to make it a public policy issue, we are working with the Senate³⁰ in the enquiry into the inequality of super... All of those things are important advocacy priorities for us and have been for a long time. (Stakeholder 2)

Although there was no immediate political agenda addressing the problems associated with financial self-sufficiency among Baby Boomer women, Stakeholder 3 suggested that the way forward seemed clear:

So how do you meet the challenge [of women's difficulties complying with the current policy when employment is not able to be achieved]? I think there need to be training course[s] that are easily accessible so that people can upskill. I think we need to have a broader policy framework where we don't see the bleeding of manufacturing jobs and call centre jobs [to offshore workers] and where you have that [workplace] flexibility. (Stakeholder 3).

²⁹ This enquiry examined practices, attitudes and laws that denied or diminished equal participation for older Australians in the labour force.

³⁰ The Australian Senate, Economics References Committee, enquired into the sufficiency of women's superannuation tabling their report 'A Husband is not a retirement plan: Achieving economic security for women in retirement' in 2016

Stakeholder 4 saw the role of her organisation as one of support for Stakeholder 1's organisation and current enquiry and also, of taking every opportunity to raise political and community awareness of the need for older women's financial self-sufficiency:

[We advocate for older women]...all the time, in speeches and taking part in inquiries like the one being run by Stakeholder 1. We talk often [in public forums] about broken careers and what that does in terms of financial security. I think it's not only women who are undereducated or underemployed who find themselves in this situation [being financially stressed], I think it is lots of women and I think that the Baby Boomer cohort is caught right in the middle...expecting that they would get married and that their husbands would support them [which has not happened]. (Stakeholder 4)

For Stakeholder 5, providing an alternative and more focused support for older women seeking employment would continue to be a priority for his organisation:

...Federal Government job agencies are way too structured. People come to us...having been to a job service provider and [feeling] that [providers] are not interested and they don't care, particularly when they are [being] interviewed...a lot of them say "Well thank God someone's prepared to listen". (Stakeholder 5)

6.8 Conclusion

Although the consensus of opinion of the stakeholders was that policy directed at increasing older labour force participation was one that made social and economic sense, there were inadequacies in the policy. These arose, in part, from policy process itself but also from the failure of the policy to address diversity in older Australian cohorts particularly gender diversity. For Baby Boomer women at the forefront of a generation that would contribute to rapid population ageing and very much a target group of this policy, there was considerable concern about this cohort's ability to respond to this policy in a way that would result in beneficial outcomes for either the government or Baby Boomer women themselves.

The conflict between informal care provision and labour force participation was a source of concern for stakeholders that were interviewed. For Baby Boomer women that have had, and continue to have, a significant role in the provision of informal care, the

stakeholders felt that current work place practices and government supports did not encourage flexible work/care arrangements or provide accessible and appropriate pathways from more demanding caring roles back into the workforce. Stakeholders generally viewed the intersection of financial self-sufficiency and care provision as a critical concern for Baby Boomer women dealing with the inherent tension between family expectation and government direction.

Poor health was also clearly identified as a barrier to labour force participation that had the capacity to undermine the policy aims in terms of both maintaining the size of the labour force and decreasing the fiscal impost of increasing levels of chronic health conditions amongst older and particularly female Australians. Citing research evidence of the likely declines in health associated with older age, the connection between older women's health and non-participation and the unknown impacts of stress and depression associated with failure to secure employment, all stakeholders emphasised the importance of the importance of policies such as health prevention in contributing to the outcomes of policy focused on increased older labour force participation.

Another area of policy nominated as requiring significant reform in support of increased labour force participation among older women was the area of training and re-education. For most stakeholders, the lack of adequate funding and job linked training was an omission that undermined the attempts of Baby Boomer women to remain in, increase engagement with or return to the labour force. Correct assessment of skills deficits and industry opportunities predicated on strong strategic planning were identified as essential to the delivery of training and education appropriate to the needs of Baby Boomer women.

Across the board, stakeholders were concerned that only strong ongoing research would meet the 'evidence based' requirements of effective policy. They confirmed their ongoing commitment to the support of academic research and enquiries, such as the one being conducted by Stakeholder 1, into attitudes and practices affecting the employment of older Australians and the Senate enquiry into the sufficiency of older women's superannuation as sources of evidence in respect of policy adequacy. They also expressed an equally strong commitment to continued advocacy for older Australian women in the context of ageing

policy targeting increased labour force participation and ongoing pursuit of improved work place conditions and training opportunities.

Chapter 7: Baby Boomers and Labour Force Participation

7.1 Introduction

This chapter will present the results of an exploration of quantitative data relating to labour force participation by Baby Boomers men and women. The differences that emerge in the comparison of data provide context for the consideration of the second and third research questions; *What are the structural, social and personal factors that have influenced Baby Boomer women's labour force participation over the life course?* and *How are past and present patterns of labour force participation by Baby Boomer women linked to their ability to comply with current policy increasing older labour force participation?*

Using data from the Australian Censuses of Population and Housing (Census) from 1966³¹ to 2011³² (ABS, 1966 to 2011), the focus of this this chapter will be to provide an objective overview of Baby Boomer men and women in Australia and their relationship with the labour force during that period. The notion of intra-generational diversity will be explored with particular reference to the diversities within the generation and vulnerabilities that might accrue to Baby Boomer women on the basis of those diversities.

The chapter begins with a discussion of the significance of a generational focus for this research. This will be followed by an analysis that explores the differences in patterns of labour force participation for Baby Boomer men and women. The data will be disaggregated to facilitate both whole of generation as well as early³³ and late³⁴ cohort (disaggregation into smaller cohorts was not possible due to sample size). The chapter then investigates the labour force participation of Baby Boomer men and women in 2011, then

³¹ Although the Australian Census of 1961 would have been the first collection of statistical data relating to working age Baby Boomers the Australian Census of 1966 was the first national census with available data for the labour force participation of Baby Boomers (men and women born between 1946 and 1965).

³² The reference year for this research project is 2011 the year of the NOBLE II survey from which the sub set of participants for the primary research of this project were obtained, therefore, the latest Australian Census data used in the results sections of this thesis are from the 2011 Australian Census.

³³ Early cohort for the purposes of this research refers to Baby Boomers of either sex born between 1946 and 1955.

³⁴ Late cohort for the purposes of this research refers to Baby Boomers of either sex born between 1956 and 1965.

establishes trends between 1966 and 2006 to determine how the 2011 cohorts compare with previous cohorts of men and women of the same age.

This chapter then provides a more detailed perspective on Baby Boomer labour force participation rates and labour force statuses for 2011, the reference year for this research. Maintaining a focus on the differences between Baby Boomer men and women, data will also be used to explore the impacts on labour force participation of post-school education and its links to occupational outcomes and the differences for males and females and early/late cohorts.

7.2 A Generational Focus in Policy and Research

Mannheim (1952) conceptualised 'generation' as a term that described the temporal location of population groups whose exposure to historical events resulted in lives that were forged by common experience. The benefits of the consideration of generational foci in social research since that time has tempered the 'generation' concept with a growing understanding that whilst social conditions might determine membership of a generation, the shared experiences of cohorts within the generation will also have a bearing on the lived experience of generational members (Wyn and Woodman, 2006). This has, however, not prevented the use in policy arenas of generational labels as abbreviations for the stereotypical and often incomplete characterisation of population groups.

Increasing older labour force participation amongst older Australians generally and Baby Boomers more immediately, is an Australian government policy direction that, like many government policies, is a response to problems expected to arise as a result of the problematic characteristics associated with a specific population group. The generational characteristics of the Baby Boomer generation that Australian governments nominate as a source of serious future national challenges are not expansive. In fact, the Baby Boomer characteristics that feature most prominently as a focus in government policy documentation addressing population ageing are limited to the disproportionate size of this generational group and its pre-retirement status, both characteristics that have implications for continued economic growth and demands on government funded income supports and services (Commonwealth Government of Australia, 2003; Hugo, 2003;

Commonwealth Government of Australia, 2007; 2010; Hugo, 2010). Whether constrained by the complexity of policy process and implementation (Wilkinson, 2003)³⁵, or by insufficient consideration of the anomalous characteristics of target populations (Egmond et al., 2006)³⁶, this policy, like many others (Wilkinson, 2003; Darcy et al., 2012), may have fallen short in its consideration of the impacts of target population diversity, thereby undermining the likelihood that policy will deliver the projected outcomes (Ingram and Schneider, 1991).

With justification for this policy direction predominantly based on the need for higher levels of financial self-sufficiency among older Australians, there is ample evidence in the literature of questions concerning other intra-generational characteristics that might limit the capacity of some cohorts within the Baby Boomer generation to comply with this policy. This is particularly so in relation to whether there is real potential for increased labour force participation alone to result in increased levels of financial self-sufficiency. Some clarification of the issues underpinning these questions lies in patterns of labour force participation over the life course that provide some insight into the determinants of future labour force participation amongst the members of this generation (Jaumotte, 2003). Exploration of how rates of labour force participation have differed across and within the Baby Boomer generation, particularly in light of factors reflective of some aspects of advantage and disadvantage may be more effective in interrogating policy potentials. This chapter establishes a more recent and comprehensive objective overview of Baby Boomer labour force participation than is available in the current literature. This overview is vital in establishing a context for the exploration and analysis of qualitative data presented in Chapter 8.

³⁵ Wilkinson suggested that the complexities of policy formation and implementation often precluded consideration of aspects of identity beyond the commonly considered characteristic of target groups including gender, social class, and ethnicity.

³⁶ Egmond's conclusions included the observation that failure to engage with population diversity substantively impacted on policy outcomes.

7.3 Baby Boomer Labour Force Participation in Australia 1966-2011

The analysis in this section is based on customised data obtained from Australian Bureau of Statistics censuses from 1966 to 2011. The initial broad quantitative investigation of the labour force participation patterns of the Baby Boomer generation are progressively broken down by cohort to disclose the individual cohort contribution to labour force participation over this period.

7.3.1 Generational Labour Force Participation

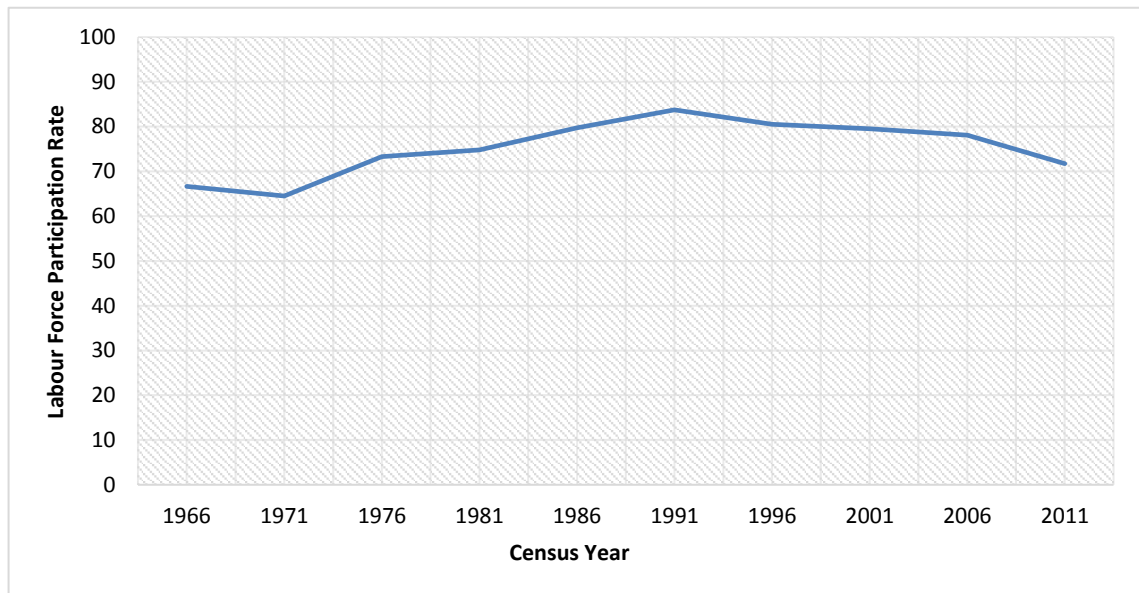
Figure 7.1 shows the labour force participation rate of the Baby Boomer generational cohort (Baby Boomer labour force participants as a percentage of all Baby Boomers) for each census year from 1966 to 2011. The participation rate for the cohort reached a peak of 83.7 percent in 1991, the year when all Baby Boomers were aged between 26 and 45 years.

The overall increase in the labour force participation rate of Baby Boomers between 1966 and 1991 can, in part, be attributed to members of the generation progressively reaching working age and entering the labour force. The noticeable dip in the number of Baby Boomers participating in the labour force in 1971 and the plateauing of the labour force participation rate between 1976 and 1981 occurred during periods of international economic stress in the early 1970s (Biggs and McGann, 2015) and 1980s (Gruen and Sayegh, 2005). The significant decline in the labour force participation rate between the 2006 and 2011 censuses occurred following the Global Financial Crisis when tightening of workforce conditions led to significant decreases in the availability and security of employment for older workers (Bisom-Rapp et al., 2011).

This trend may divulge little more than the changes in Baby Boomer labour force participation rates over time; i.e. the gradual increase in rates to a peak level in 1991 followed by a gradual decline, however, it does not provide any insight into the characteristics of the Baby Boomers that underlie these patterns. Whilst the sociological and demographic value of this trend is limited, its cautionary relevance for government has

proven to be more significant, particularly when Baby Boomer participation represented a significant proportion of the national total.

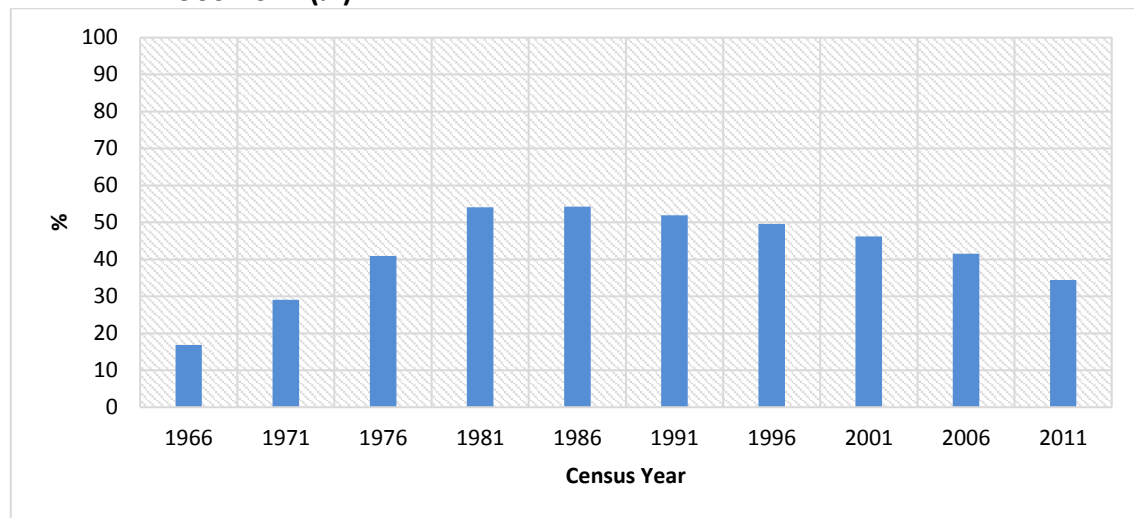
Figure 7.1: Labour Force Participation Rate of Baby Boomers, 1966-2011 (%)



Source: ABS, Census 1966-2011

Figure 7.2 shows that in 1986, Baby Boomers represented 54.3 percent of the total labour force. Although this had diminished to 34.4 percent in 2011, the trends supported the turn of the century projections of the ongoing attrition of Baby Boomers from the labour force and the negative implications for productivity and economic growth (Access Economics, 2001).

Figure 7.2: Baby Boomers in the Labour Force as a Percentage of Total Labour Force, 1966-2011 (%)



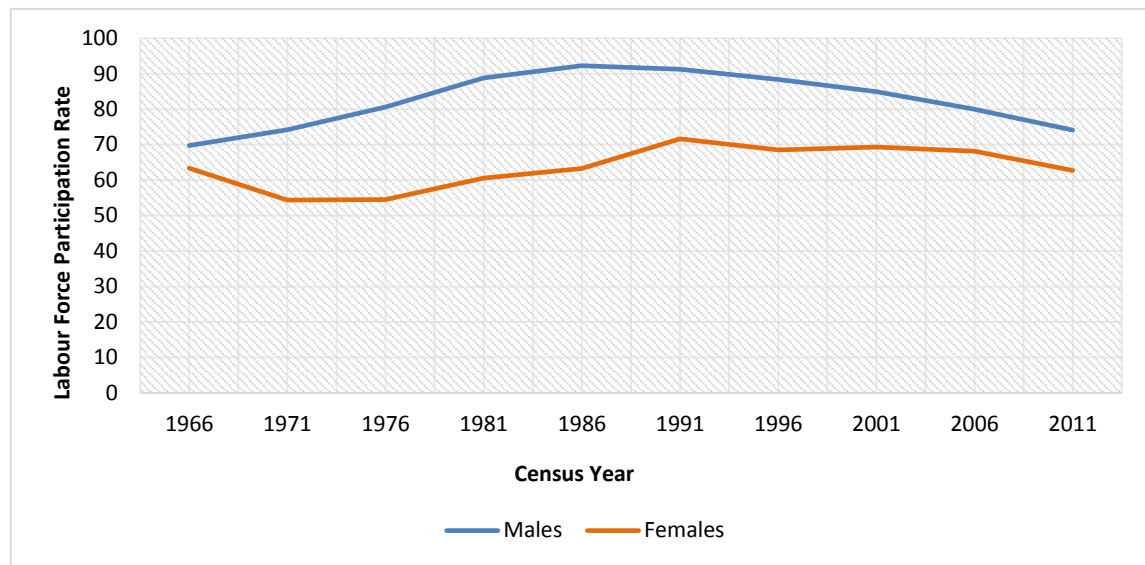
Source: ABS, Census 1966-2011

7.3.2 A Gendered Perspective

Although generation size and the ageing of the Baby Boomer generation posed a problem sufficient to invoke and sustain government concern, consideration of intra-generational diversity was inadequate. Consideration of the how these diversities worked in combination might have provided greater insight into the economic and social challenges associated with the ageing of Baby Boomers and how government policy might best have been directed to achieve the required outcomes.

A critical diversity that received little government attention in the creation of policy addressing population ageing was that of sex. Other than the recognition of the greater tendency for older women to be welfare reliant, there was little consideration for how past policies and social environments might have resulted in advantages accruing to one sex over the other, leading to differing abilities to establish or maintain future engagement with the labour force. Figure 7.3, shows that labour force participation rates for Baby Boomer men and women differed significantly between 1966 and 2011.

Figure 7.3: Labour Force Participation Rates for Baby Boomer Men and Women, 1966-2011 (%)



Source: ABS, Census 1966-2011

The trend for Baby Boomer men in Figure 7.3 shows a gradual rise from 69.8 percent in 1966 to a peak of 92.3 percent in 1986. Following this rise there is a gradual decline to 74.1 percent in 2011. The increasing trend prior to 1986 can be attributed to Baby Boomer men reaching working age and/or completing education and training. The post 1986 reductions in the labour force participation rates, although undoubtedly impacted by the economic downturns of the 1980s and the global financial crisis in the mid-2000s (Gruen and Sayegh, 2005; O'Loughlin et al., 2010), also reflect the longer term effects of rapid technological advances and consequential structural changes in both the economy and the labour market. These changes, which ushered in an era of higher skill requirements and increased job insecurity accompanied by increases in workplace redundancy (Bramble and Kuhn, 1999; Bittman et al., 2001; Manning, 2004; Carson and Kerr, 2005), forced and unforced retirement (Duval, 2004; Patrickson and Ranzijn, 2004) and increasing levels of labour force discouragement and withdrawal (Lenten, 2000; Bowman and Kimberley, 2011), can be seen as an explanation for post-1986 labour force participation trend for Baby Boomer men. The effect of these changes, which began in the mid-1970s, on labour force participation rates for Baby Boomer men (Chomik and Piggott, 2012) will be discussed further later in this chapter.

The trend for Baby Boomer women for the same period is less regular as could be expected as a result of a more complex range of influences. The labour force participation rate in 1966 was 63.4 percent, however, it did not return to this level again until the Australian Census of 1986. Although the youngest Baby Boomer women were just entering the labour force at this time, older Baby Boomer women were approaching the end of their child bearing years with many of their children of school age. There is some academic dispute about whether the contraceptive pill or changes in social norms around the roles of women had a greater role in increasing labour force participation rates amongst women during the 1960s and 1970s (Engelhardt et al., 2004). However, it is clear that both played a role in changing patterns of labour force participation of Baby Boomer women. Access to reliable birth control in the 1960s (Sheran, 2007; Bloom et al., 2009) that resulted in freedom from constant child bearing, the ready availability of low skilled clerical work, the increasing availability of part-time work (Goldin, 2006) and a shift in Australian economic ideology that resulted in changes in the allocation of welfare supports (Shaver, 2001; Brennan, 2007(a)) have all been viewed as contributing to increased labour force participation by women. This is reflected in the steady rise in participation rates for Baby Boomer women to a high of 71.6 percent in 1991, which remained within 2.5 percent of this high and did not show a noticeable decline until the census of 2011 when a decline of approximately five percentage points was recorded. This trend is not dissimilar to the decline in the trend for Baby Boomer men for the same period and is likely to have been affected by the Global Financial Crisis of 2006-2007 (Gruen and Sayegh, 2005; O'Loughlin et al., 2010).

Of particular note is the persisting difference in the levels of labour force participation for Baby Boomer men and women, with the smallest difference of approximately seven percentage points being recorded in 1966, a time when a substantial number of Baby Boomer women of working age would not yet have married or had children. In successive censuses, the difference in labour force participation rates for Baby Boomer men and women continued to increase until it reached a maximum of approximately 29 percentage points in 1986, when 92.3 percent of Baby Boomer men were in the labour force compared with the much lower 63.3 percent of women. The difference in labour force participation for Baby Boomer men and women was relatively stable between 2006 and 2011; around 12 percentage points with men recording the higher rate. This stability might support the

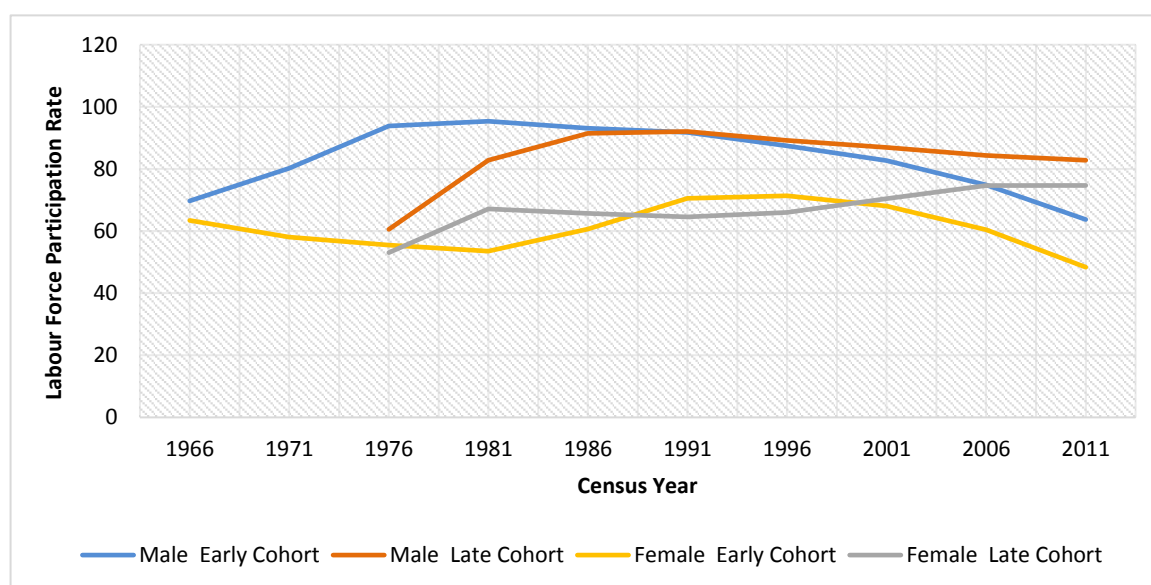
notion that some of the factors exerting downward pressure on Baby Boomer women's labour force participation rates became more intractable with increasing age (Austen and Birch, 2005; Warner-Smith et al., 2006).

7.3.3 An Age Cohort Perspective

Figure 7.4 shows the trends for Baby Boomer men and women separated into early and late cohorts. The description 'early cohort' applies to those Baby Boomers born between 1946-1955, while 'late cohort' applies to those born between 1956 and 1965.

The comparison of trends for early and late cohort Baby Boomer men are far more consistent over the 30 years between 1966 and 1996 than trends over the same period for early and late cohort Baby Boomer women. The maximum labour force participation rates for early cohort and late cohort Baby Boomer men of 95.4 percent in 1981 and 92.0 percent in 1986, occurred when men in both cohorts were of prime working age; 26-35 years.

Figure 7.4: Labour Force Participation Rates for Baby Boomer Men and Women, Early and Late Cohorts, 1966-2011 (%)



Source: ABS, Census 1966-2011

The 10 percentage point lower labour force participation rate at the start of the trend for late cohort Baby Boomer men is indicative of extended periods of post-school education which is reflected in the trends displayed in Figure 7.9, that indicate that late cohort Baby Boomer men were more likely to undertake post-school education than early cohort members. It appears that the cautions of Laplagne et al. (2007) and Karmel and Woods (2004) may explain why, despite higher levels of education generally, late cohort Baby Boomer men appear to have achieved a lower maximum labour force participation rate than the early cohort with slightly lower levels of post-school education outcomes³⁷. Post 1996 trends for early and late cohort Baby Boomer men, however, show considerable divergence. Whilst the participation rates for late cohort men decline by only 6.4 percentage points between 1996 and 2011, the drop in labour force participation rates for early cohort Baby Boomer men is a significant 25.5 percentage points, an indication that although late cohort Baby Boomer men were more inclined to stay in the labour force than leave it, the movement out of the labour force by men in the early cohort was gathering momentum.

There are significant differences in the comparison of labour force participation trends for early and late cohort Baby Boomer women between 1966 and 2011. They show a labour force participation rate of six percentage points less than for their male counterparts in 1966 when the oldest members of this cohort had reached 20 years of age. However, in contrast with the increasing trend for early cohort Baby Boomer men between 1971 and 1981, the labour force participation rate trend for early cohort Baby Boomer women displays a continual decrease to a minimum of 56.6 percent in 1981, the same year in which their male cohort equivalents recorded their labour force participation rate maximum. During this period early cohort Baby Boomer women were aged between 20 and 35 which coincides with the most likely ages for women to be bearing and raising small children.

A gradual increase over the following 10 years to 70.5 percent corresponds with a dramatically decreasing total fertility rate in Australia (ABS, 2012), the growing number of

³⁷ Laplagne et al. (2007) and Karmel and Woods (2004) refer to the education 'effect' as a statistical association between education levels and labour force participation rather than a reflection of consistency in individual level experiences.

Baby Boomer progeny reaching school age and the growing impacts of the social (Hancock, 2002; Jaumotte, 2003) and workplace changes of the 1960s and 1970s (Hancock, 2002; Parliament of Australia). These changes led to an increase in employment opportunities for women as a result of the easing of oppressive social and workplace gender cultures, the growing availability of part-time employment and the removal of restrictive workplace policies (Preston and Jefferson, 2002; Probert, 2002; Goldin, 2006; ABS, 2011). A slight increase in the early cohort labour force participation rate of less than one percentage point to 71.4 percent in 1996 was the maximum rate achieved by this cohort.

Although changes in legislation in 1994, that instituted incremental increases in the retirement age for women to 65 years of age, was an earlier policy measure introduced to increase the labour force participation of older women, the decline of 10.9 percent in the ten years from 1996 to 2006 can be attributed to the increasing use by the older members of this cohort of the Disability Support Pension as a means of exiting the labour force when Old Age Pension entitlements were deferred (Productivity Commission, 2013). This was followed by a decline of a further 12.2 between 2006 and 2011, the year in which the first of the Baby Boomer women reached the new official retirement age of 65 years, signalling an acceleration in the attrition of early cohort women out of the labour force.

By comparison, late cohort Baby Boomer women showed an upward trend not dissimilar to their male cohort counterparts from 1976 to 1981. The 10 percentage point difference between the starting labour force participation rates of the early cohort Baby Boomer women; 63.4 percent, and late cohort Baby Boomer women; 53.1 percent, indicate that the effects of rising participation in post-school education (Booth and Kee, 2011) and the consequential delay in labour force entry for late cohort women were similar to the effects of increased post-school education for late cohort men. A small decline from the 1981 labour force participation rate of 67.1 percent to a trend minimum of 64.6 percent 10 years later preceded a gradual increase between 1991 and 2006 to a maximum rate of 74.6 percent.

These trends are not inconsistent with the expected outcomes of increasingly shortened periods of dedicated child bearing and rearing that typified the altered fertility rates post

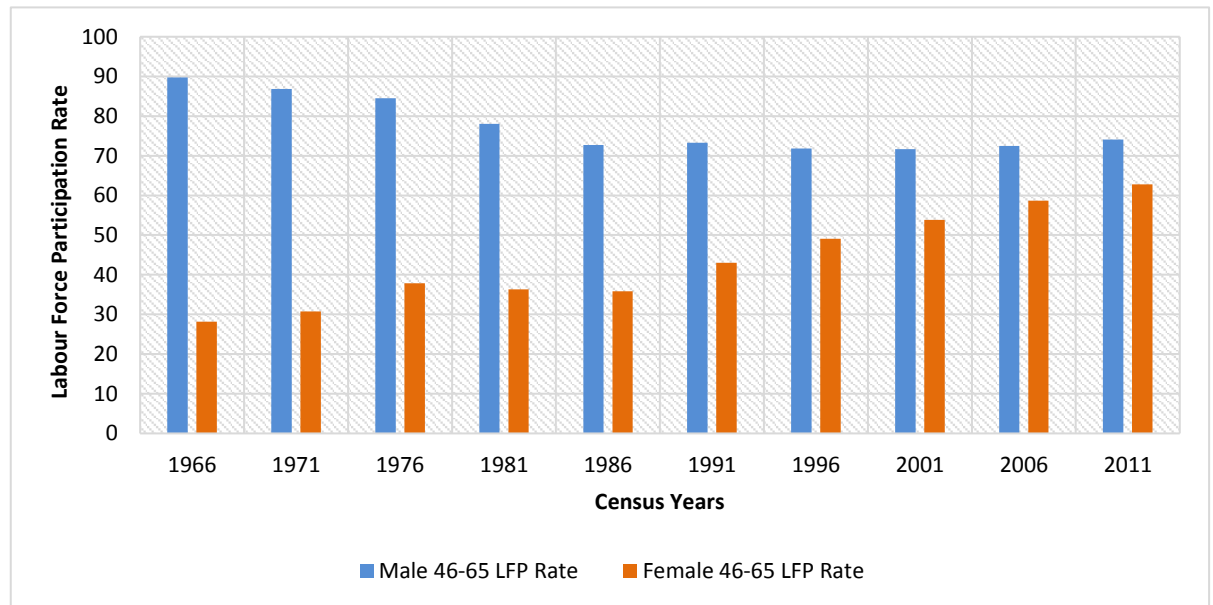
1970 (ABS, 2012) and the growing support of government for women prioritising labour force participation including welfare and taxation benefits and the availability of commercial childcare (Pocock, 2005) and the increasing provision by grandparents of daytime care for infant, pre-school and junior primary children (Jaumotte, 2003; De Vaus, 2004). These rates also reflect the changing socioeconomic roles of women in the family context as a result of the growing consideration of women's lost earnings as a result of remaining out of the labour force (Daly, 1990; Gray et al., 2008). This change in roles saw a shift away from the predominance of women's involvement in unpaid domestic roles substantially focused on child rearing and home making towards increasing engagement in paid employment and expanded responsibilities for economic and social wellbeing within their families.

7.4 Labour Force Participation Rates for 46-65 Year Old Cohorts, 1966 to 2011

Consideration of the labour force participation of the Baby Boomer generation as it is defined by comparison with that of previous aged cohorts, is also relevant to the concerns of this research. The census data for the following figure was also obtained as custom data from Australian Censuses of Population and Housing. These data enable a comparison of labour force participation rates for men and women between 46 and 65 years of age³⁸ for each Census year from 1966 to 2011, which is shown in Figure 7.5.

³⁸ The reference year for this research is 2011, the year of the NOBLE II (Hugo et. al, 2011) survey. In 2011, Baby Boomers were aged 46-65 years of age, therefore this age cohort will be used for comparison purposes.

Figure 7.5: Labour Force Participation Rate for Males and Females 46-65 Year Old, 1966-2011 (%)



Source: ABS, Census 1966-2011

The most obvious feature of the trends in Figure 7.5 are that the participation rates for men in the 46-65 year old cohort for each Australian Census period from 1966 to 2011 show a fairly consistent decrease, whilst the rates for women of the same cohort age show a similarly consistent increase. From a maximum labour force participation rate of almost 90 percent in 1966, rates for males display a significant downward trend in subsequent Australian Censuses to a low of 72.7 percent in 1986, an overall fall of 17.3 percentage points. This is followed by fluctuations of less than two percent for cohorts up to 2011 when the labour force participation rate for the 46-65 year old cohort was 74.1 percent.

Like the labour force participation trends for other cohorts, the participation rates for the 46-65 year old cohorts are also likely to have been impacted by the instability of the Australian economy during the 1970s and 1980s (Gruen and Sayegh, 2005). The downward pressure on the labour markets of industrialised countries in the 1970's and the accompanying increased trends in labour force exits prior to formal retirement age (Phillipson, 2013) reflect government encouragement of the early retirement of working

age men. This was largely achieved through the easing of government pension conditionality and provoked by the need to increase job availability in the work force for the remainder of the large Baby Boomer generation who would soon reach working age (Biggs and McGann, 2015). The easing and tightening of access to government funded pensions, a common policy lever in the regulation of population behaviour (Demeny, 2003; Taylor et al., 2016), was then and has remained a principle regulator of movement between the statuses of 'unemployed' and 'not in the labour force' during challenging economic times. The continuing economic stressors of the early 1990s that did little to reduce the movement of older male workers out of the labour force resulted in one third of older working age men reporting moves into retirement between 51 and 59 years of age (Australian Institute of Family Studies, 1998).

In the mid-1990s the historical involvement of the state in welfare provision in developed countries was criticised by international organisations, including the OECD. Emphasising the need to reduce welfare dependence and increase participation in the labour force, the recommendations of these organisations ushered in a new era of highly residual wefarism in Australia and an extreme narrowing of pension assisted pathways out of the labour force. Having been assisted by government to gain a strong foothold in the labour market during the 1980s and early 1990s, and in the changed conditions operating at the interface of welfare and labour force participation in the later 1990s it is not surprising that the labour force participation rate for the 46-65 cohort of 1996 was the last to show a decline. Consecutive increases in labour force participation rates were recorded for the 46-65 year cohorts from 2006 to 2011.

In 2011 women in the 46-65 year old cohort had a labour force participation rate that exceeded that of their 1966 counterparts by a staggering 34.6 percentage points. This represented a relatively constant upward trend likely to be a reflection of those factors previously discussed which have led to increased labour force participation by Baby Boomer women; the ability to plan child bearing and rearing, the growing economic role of women in the family context and the availability of part-time work. However, the effects of legislative changes in 1994 and 2009 (Nielson, 2010), reviewing and increasing the official retirement age of older women and limiting the availability of pre-retirement government

funded income supports to Newstart payments³⁹ (Morris and Wilson, 2014) also increased labour force participation by Baby Boomer women in the 1996 to 2011 46-65 year old cohorts. A small decrease of 1.6 percentage points in the participation rate for this age cohort was recorded in 1981, probably in response to the economic pressures of the early to mid-1980s (Gruen and Sayegh, 2005). In 1986, however, there was a return to an increasing trend which, by 2011, had reached a labour force participation rate of 62.8 for women in the 46-65 year old age range.

7.5 Australian Baby Boomer Labour Force Participation, 2011

The trends indicate some distinctive differences in the labour force participation rates for men and women between 1966 and 2011. Although Baby Boomer labour force participation rates show a downturn over time for both women and men, their participation rates in 2011 when compared to previous cohorts of 46-65 year olds show a slight increase for men following steep declines for equivalent cohorts between 1966 and 1986 and fairly consistent and dramatic increase in the rates for the women in this age cohort over the same period. Figure 7.4 also shows differences in labour force participation rates within the Baby Boomer generation that, despite its performance in comparison to earlier cohorts, indicate that there may be differences in the factors and/or degree of impact of factors affecting Baby Boomer labour force participation rates. This section explores the intra generational features of labour force participation by Baby Boomer men and women of both early and late cohorts whose total Australia-wide cohort numbers are provided in Table 7.1.

³⁹ The Newstart payment which was conceived as an incentive to encourage long-term unemployed but able bodied prime age Australians into the work force provides an income below the official poverty line is only about 60% of the income level available on Australian government funded pensions.

Table 7.1: Baby Boomer Men and Women by Early and Late Cohorts, 2011 (No.)

	Male	Female
Early Baby Boomers	1203639	1232205
Late Baby Boomers	1443698	1488377
Total	2647337	2720582

Source: ABS, Census 2011

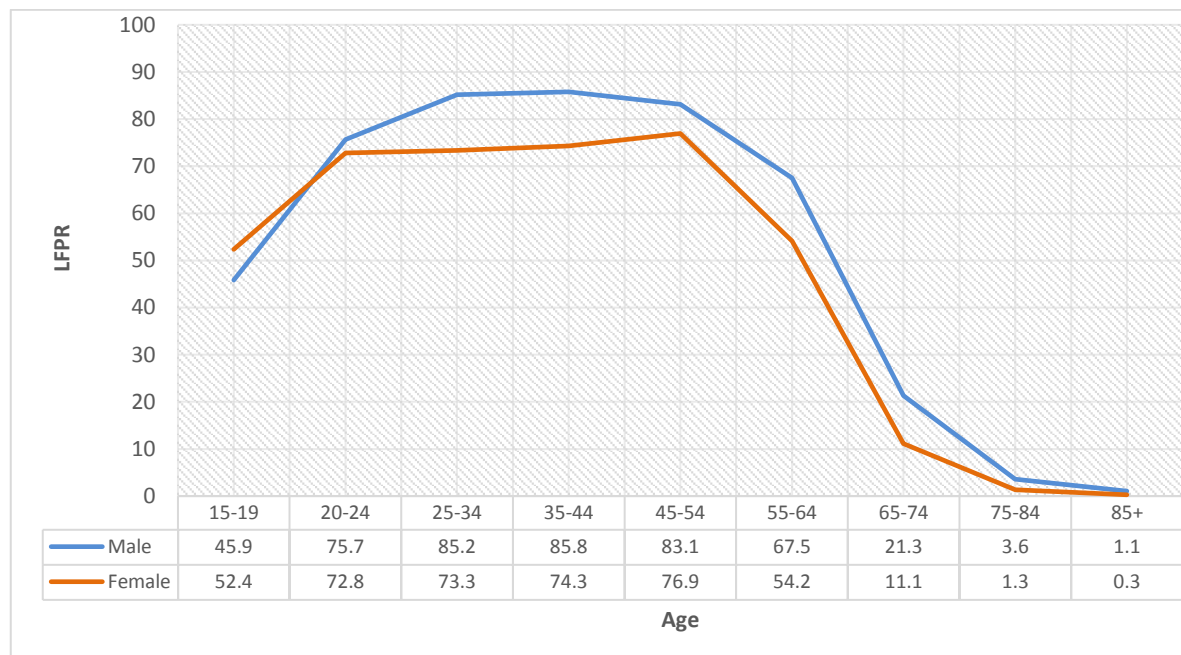
Although reducing the differences in the labour force participation rates for older men and women has been a focus in many authoritative reports, there is little evidence that the factors contributing to older women's lower participation rates have been considered. For example, the Productivity Commission (2013) suggested that the projected increases in participation rates for older Australian women, which will exceed the projected increases for men, were necessary to improve the future economic outlook, whilst the COAG (2006(a)) stated that one of the greatest potentials to achieve higher participation was among mature aged and women, a declaration supported by the OECD (2012, p.35). The following exploration of 2011 trends found that this policy direction was too arbitrary in its nomination of the gap between labour force participation trends for older men and women as an economic opportunity.

7.5.1 The Influence of Sex and Age on Labour Force Participation

In 2011, the labour force participation rate for all ages by sex shown in Figure 7.6 indicates that the comparison of women's labour force participation rates between the ages of 20 and 75 years is consistently less than that for men. The most notable declines in labour force participation rates are for women of child bearing and rearing ages with a recovery in participation by the mid-40s, an age at which most dependent children will have reached school age. Labour force participation rates for women begin to decline again when women reach their mid-50s. Although differences in the labour force participation rates for older men and women may, on the one hand, validate government action nominating Baby Boomer women specifically in policies aimed at increasing older labour force

participation, they also encourage consideration of the latent vulnerabilities within the Baby Boomer women cohort that may underlie this labour force participation variance and the potential for this generational cohort to be disadvantaged by a 'labour force' policy focus.

Figure 7.6: Age and Sex Specific Labour Force Participation Rates, 2011



Source: ABS, Census 2011

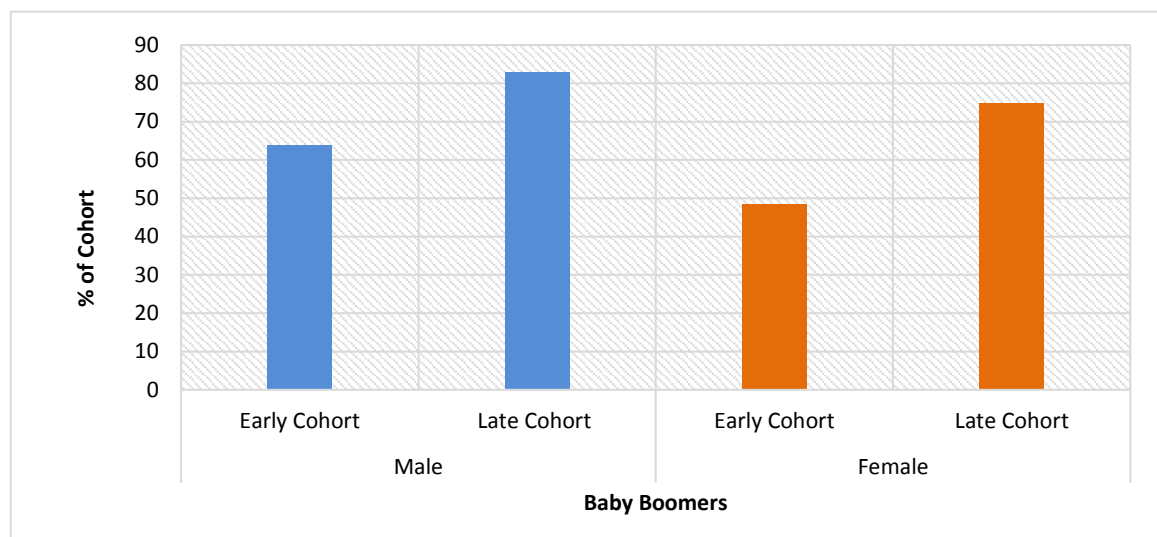
The comparison of early and late Baby Boomer cohorts illustrated in Figure 7.7 presents an alternative view of Baby Boomer Labour Force participation for the census year 2011. Looking at the percentage of each cohort in the labour force enables a more nuanced view of labour force within the Baby Boomer generation. The percentage of early cohort men in the labour force, 63.7 percent, is higher by 15.3 percentage points than the percentage of early cohort women participating in the labour force. However, the percentage of Baby Boomer men in the late cohort participating in the labour force participation was only 8.2 percentage points higher, at 82.8 percent, compared with 74.7 percent for women of the same age cohort.

Whilst the comparison of labour force participation between men and women of the same age cohorts indicates that gender has a bearing on older labour participation, the comparison of labour force participation between early and late cohorts of the same sex

suggests that age is also deterministic of labour force participation amongst Baby Boomer men and women.

Figure 7.7 shows that labour force participation for early cohort Baby Boomer men in 2011 of 63.7 percent was higher by 19.1 percentage points than the level of participation for late cohort Baby Boomer men. The difference between the percentage of early and late cohort Baby Boomer women participating in the labour force is even more pronounced at 26.3 percentage points higher for late cohort women.

Figure 7.7: Male and Female Baby Boomers in the Labour Force by Early and Late Cohorts, 2011 (%)



Source: ABS, Census 2011

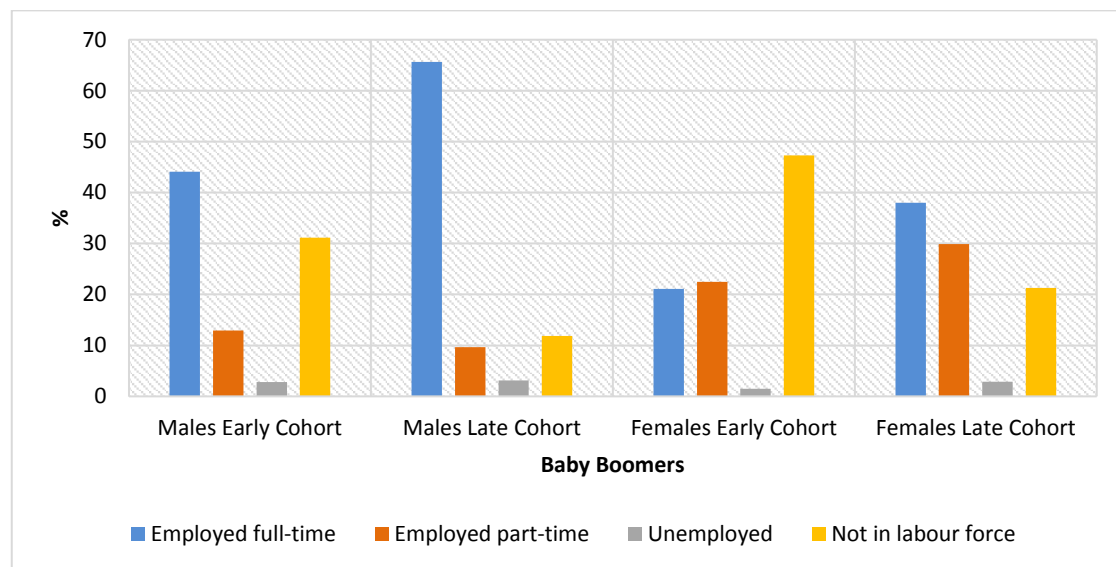
7.5.2 The Influence of Age and Sex on Labour Force Status

Figure 7.8, shows the detailed labour force status of Baby Boomers. Unemployment rates for Baby Boomer cohorts range from 1.5 percent to 3.2 percent. Although unemployment rates are marginally higher for the late cohorts, the percentage of Baby Boomers not participating in the labour force is higher for early cohorts than late cohorts.

Perhaps most relevant to this research is the clarification of the proportion of Baby Boomers not in the labour force. Non-participation in the labour force is higher for women than men, with a difference of 11.2 percentage points between early cohort men and women and a difference of 9.5 percentage points between late cohort men and women.

Also of note is the difference in the proportion of early cohort Baby Boomer women not in the labour force compared to the proportion of late cohort women. Some 47.3 percent of early cohort women were not participating in the labour force, which is more than double that of late cohort women. As mentioned in Chapter 2, the literature suggests that a significant gender specific factor impacting on the labour force participation by older women relates to changes in the workplace that have highlight deficiencies in the skill sets of many older women in a labour market favouring technological proficiency and a high level of work place interactivity (Kerr et al., 2002; Bowman and Kimberley, 2011). The lack of appropriate skills and increasing occurrence of chronic ill health could also be linked to their withdrawal from the labour force by Baby Boomer women and to have increasing impacts with advancing age (Cai and Kalb, 2006; Buckley et al., 2013) .

Figure 7.8: Baby Boomer Men and Women by Early and Late Cohorts and Detailed Labour Force Status, 2011 (%)



Source: ABS, Census 2011

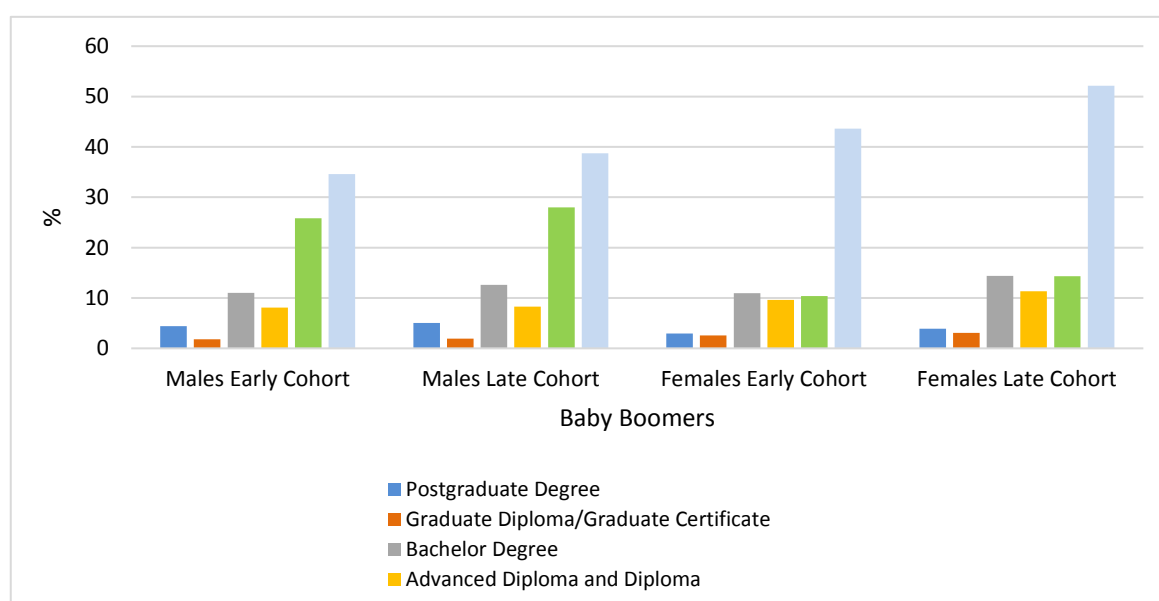
Another factor highlighted in Figure 7.8 that contributes to the overall effects of increases in labour force participation by Baby Boomer men and women are the differences in full-time and part-time labour force statuses. Evaluation of the labour force statuses for Baby Boomer men of early and late cohorts reveals that, when in employment, full-time participation rates significantly outweigh part-time, compared with the labour force

statuses of Baby Boomer women of early and late cohorts that show a more even distribution of full-time and part-time labour force participation statuses.

7.5.3 Education and Labour Force Participation

One of the factors often represented in the literature as an influence on older workers' continued employability and, therefore, likely participation in the labour force, is level of education, particularly post-school education (Karmel and Woods, 2004; Austen and Birch, 2005; Laplagne et al., 2007). Figure 7.9, shows that Baby Boomer men of early and late cohorts in the labour force have higher levels of post-school qualifications than their female equivalents, supporting the notion that post-school qualifications might be linked to higher labour force participation rates.

Figure 7.9: Male and Female Baby Boomers in the labour force by Early and Late Cohorts by Highest Level of Post-school Qualification, 2011 (%)



Source: ABS, Census 2011

A significant feature of the trends for Baby Boomer women are the noticeably higher levels of 'level of post-school education not applicable', which is a likely indication of the absence of formal qualification and the operation of informal, on-the-job training in building work place skills. Another relevant aspect of these data is that although the percentage of bachelor degree qualification levels are strikingly similar when comparing male and female cohorts, the situation is markedly different when it comes to certificate level qualifications.

There are a significantly higher proportion of Baby Boomer men of early and late cohorts with certificate level qualifications than for Baby Boomer women of both cohorts, a feature which can be explained by the occupations in which they engage.

7.5.4 Occupational Trends

If the link between education and labour force participation, as Laplagne et al. (2007) state, is complex and relies on stability of factors in other areas, evidence of the links between education and occupation would appear to suggest that lower levels of education tend to result in occupations with higher levels of job instability in the event of the challenges of structural change (de Ruyter and Burgess, 2000).

The higher levels of certificate level qualifications found in Figure 7.9, which are commonly associated with vocational qualifications, are reflected in the prevalence in Figure 7.10, of Baby Boomer men in the trade and technical, labourer and managerial occupations. Baby Boomer women, on the other hand, whose levels of post-school qualification are much lower than those for Baby Boomer men, are significantly in the majority in the occupational areas of clerical and administrative and sales roles. The increasingly casualisation of these occupations can be linked to the higher levels of part-time labour force participation shown for Baby Boomer women in Figure 7.8.

Reflecting the similarity in levels of bachelor level qualifications in Figure 7.9, Baby Boomer women only slightly outnumber Baby Boomer men in professional occupations. However, their majority representation far outweighs that for men in community and personal service occupations, an area in which bachelor and certificate levels of qualification and on-the-job training are all represented, a feature consistent with the gendering of occupations discussed by Hakim (1992) and Preston and Whitehouse (2004).

Figure 7.10: Baby Boomer Men and Women by Occupation, 2011 (No.)



Source: ABS, Census 2011

7.6 Conclusion

The tendency of key policy documentation and reports has been to take a generational approach to resolving the economic and fiscal threats of the ageing of Baby Boomers with insufficient consideration of the lack of homogeneity within the Baby Boomer generation. This chapter has established that patterns of labour force participation over the life course of Baby Boomers is a variable experience and that the reasons underlying this variability might challenge the success of the 'silver bullet' response to the social and economic threats of population ageing; increasing Baby Boomer labour force participation rates.

The labour force trend for all Baby Boomers between 1966 and 2011 certainly shows some fluctuations suggestive of responses to the economic conditions. However, this simple trend line reveals very little about the Baby Boomers, their relationships with the labour force and the personal and environmental factors that shaped those relationships.

Placing this labour force participation trend in the context of national participation trends for the whole population, does, however, highlight a source of concern for Australian governments facing the expected movement of Baby Boomers out of the labour force.

Figure 7.2 clearly shows the increasing representation of Baby Boomers in the labour force over the life course, providing some support for governmental concerns focused on the potential repercussions of the loss of such a numerous generation from the Australian labour force.

When the data is broken down by sex it shows that the relationship between Baby Boomers and the labour force between 1966 and 2011 is considerably more complex than would be suggested by the trend curve for all Baby Boomers. A comparison of the trend lines for Baby Boomer men and women shows considerable divergence of male and female patterns of engagement with the labour force between 1966 and 1991. The decline in Baby Boomer women's labour force participation rates between 1966 and 1976, followed by a slow recovery until 1991 and then a gradual decline to 2011, shows the effects of labour force withdrawal for child rearing purposes, post child rearing returns to labour force participation, and the beginning of labour force attrition with increasing age. Baby Boomer men, by contrast, show a gradual increase in labour force participation rates between 1966 and 1976 and then a gradual decline to 2011 which reflects increases in labour force withdrawal as a response to industrial change and ageing out of the labour force.

When data is further broken down by early and late cohorts it becomes clear whilst the two cohorts of Baby Boomer men show a high degree of similarity in labour force participation rates over the period, the opposite is the case for early and late cohort women. For Baby Boomer women the differences between the cohort trend lines up to 1996 can be seen as a response to strong shifts in the social reconfiguration of women's roles together with the growing availability of work statuses and occupations that supported the combination of work and family responsibilities and the lower skill levels of many Baby Boomer women. Although there was a significant decline in early labour force participation rates for early cohort women a much smaller decline in early labour force participation rates was recorded by late cohort women suggesting that the traditional patterns of labour force exits for domestic reasons including child rearing, were reducing over time.

From 1996 onwards, there is a distinct shift in alignment between labour force participation trends for the Baby Boomer men and women of both early and late cohorts. Comparisons show a distinct divergence between the cohorts of both sexes, represented by a plateauing of Labour force participation rates for late cohort men, an increase in rates for late cohort women and an almost uniform rate of declines in labour force participation rates for early cohort Baby Boomer men and women. This divergence suggests that, in relation to labour force participation trends for Baby Boomers after 1996, the year in which Baby Boomer ages ranged between 31 and 50 years of age, age was the most significant determinant of labour force engagement of Baby Boomers.

The changes in labour force participation rates for the 46 to 65 year old cohorts for the Censuses between 1966 and 2011 highlights the distinct change in labour force participation rates for this age cohort over the period with participation rates for 2011's Baby Boomer women higher than for any other cohort of 46 to 65 year old women between 1966-2006. Although the participation rates for men of the same age cohorts decreased by about 15 percentage points over the period, rates have been slowly increasing since 2001. With a difference in labour force participation rates in 1966, between Baby Boomer men and women of almost 62 percentage points in favour of men, to a difference in rates of only 11.3 percentage points between (Baby Boomer) women and men in 2011, the historical evidence confirms that the shortfall between the labour force participation rates for this age cohort have never been lower, indicating a change in the labour force patterns of Baby Boomer women when compared to previous cohorts that might also have implications for future labour force participation rates by this generational cohort.

The analysis of 2011 census data relating to all Baby Boomers, found that women were less likely to be in the labour force than men. Of those Baby Boomers in the labour force a lower proportion of women were in full-time employment. Fewer Baby Boomer women had post-school qualifications when compared with Baby Boomer men and a higher proportion of women provided unpaid care and unpaid child care than did their male equivalents. At a cohort level, late cohort Baby Boomers were more highly represented in the areas of labour force participation, full-time employment and post-school qualifications than their early cohort equivalents.

The predominant picture of Baby Boomer women as less qualified, less securely employed and more involved in unpaid care than Baby Boomer men is reflected in their occupational distribution. Baby Boomer women are more likely to be found in the administrative, sales or caring roles where the lower skill demands and part-time statuses are a closer fit for women who have to combine the effects of disrupted patterns of labour force attachment and/or family commitments with the requirements of older paid employment.

Chapter 8: Towards and Explanation of Baby Boomer Women and Labour Force Participation

8.1 Introduction

There is little evidence in the literature that focuses on older labour force participation, of a dedicated or sufficiently in-depth focus on Baby Boomer women. This is particularly so for literature that considers the outcomes of policy that promotes the extension of older labour force participation as a pathway to greater financial self-reliance and wellbeing in general. As frontrunners in a demographic transition that will substantially reconfigure the relative size of younger and older cohorts, Baby Boomers have certainly been the subject of a large body of academic work. Unfortunately, the focus on Baby Boomer women whose age and gender are not favoured by employers (Duncan and Loretto, 2004), and whose superannuation arrangements are most often inadequate (Biggs and McGann, 2015), has not included exploration of the subjective perspective of older women's labour force participation. The lived experiences of engagement in the labour force by these women are critical to a better informed understanding of those factors that affect older labour force participation by this generational cohort.

This chapter presents the results and analysis of an investigation that will add to the objective statistical overview presented in Chapter 7 in continuing to address research questions two and three; *What are the structural, social and personal factors that have influenced Baby Boomer women's labour force participation over the life course?* and *How are past and present patterns of labour force participation by Baby Boomer women linked to their ability to comply with current policy increasing older labour force participation?*

Census data (ABS, 2011) have provided evidence of decreasing labour force participation amongst Baby Boomer women and provides a context for this chapter that presents an analysis of interview data that widens the investigative lens on Baby Boomer women's relationship with the labour force. The inclusion of the lived experience of Baby Boomer women is directed by the consideration of a number of themes including education and training, health, caring commitments, marital and economic status, experiences of work

and unemployment and also retirement expectations. This role of this chapter is to present a description of how the actions and interactions of a broad range of factors in personal, local and more distant environments are linked to the labour force participation of Baby Boomer women in the past and how they might be implicated in possible future patterns of labour force participation by Baby Boomer women.

This chapter will begin with an explanation of the demographic background and some of the characteristics of the women providing interview data, followed by a systematic approach to the analysis and discussion of the quantitative findings relative to the qualitative findings. Particular reference is made to those factors that influence labour force participation and the achievement of beneficial labour force statuses by this cohort with attention focused on how these factors interact to increase or reduce impacts (Wilkinson, 2003; Pettit and Hook, 2005).

8.2 Labour Force Participation Statistics – A National and Local Comparison

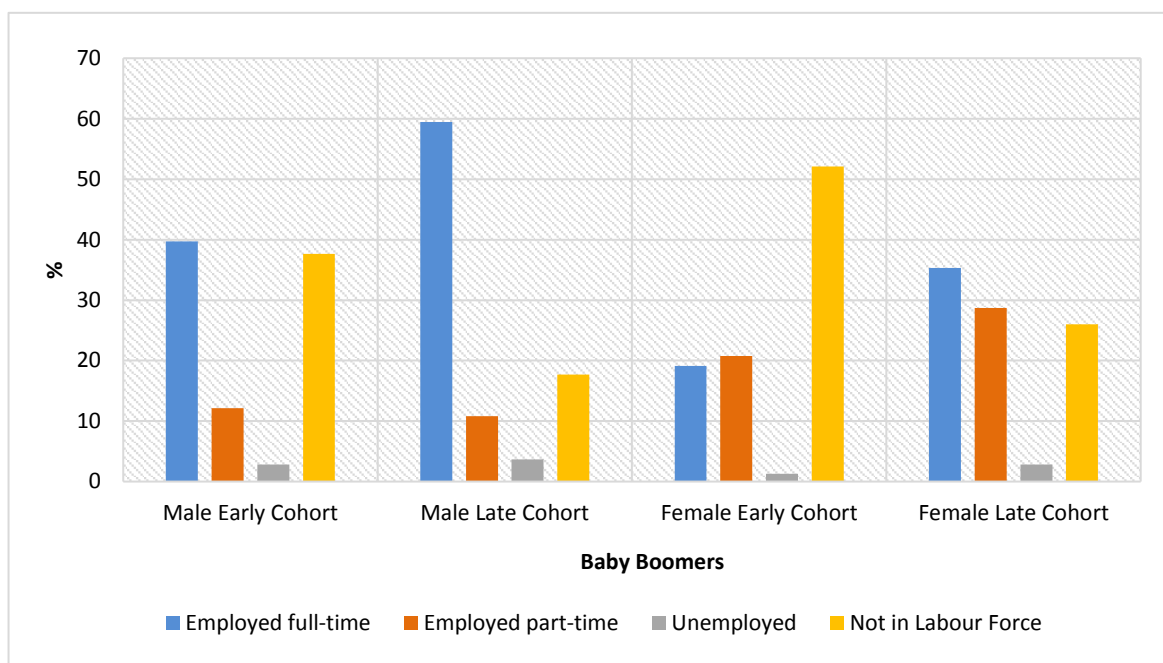
The NOBLE II survey of residents of North West Adelaide (Hugo et al., 2011) was the source of the sample of respondents who provided the primary qualitative data for this research. Using 2011 Australian Census data to compare Baby Boomer participation rates for this geographical area with those for the country as a whole is useful as a basis for determining any anomalies that might need further investigation and discussion as part of the analysis process. The 'North West Adelaide' region identified by the NOBLE II survey includes the LGAs of Charles Sturt, Playford, Port Adelaide Enfield, West Torrens, Gawler, and Salisbury (Grant et al., 2009).

8.2.1 Labour Force Participation – North West Adelaide

Figure 8.1 shows figures similar to those reported earlier for Australia (Figure 7.6). Although the differences in the proportion of Baby Boomers of all cohorts in part-time employment and unemployed vary only slightly, the proportion of Baby Boomers of all cohorts not in the labour force in North West Adelaide is between 6.6 and 4.7 percentage points higher than for Baby Boomers in all cohorts in Australia. Due to the slightly higher non-participation rates, the proportion of North West Adelaide Baby Boomers of all cohorts

in full-time employment is correspondingly lower than the proportions of all cohorts for Australia as a whole.

Figure 8.1: North West Adelaide - Labour Force Status (detailed) of Baby Boomer Men and Women Male and Female by Early and Late Cohorts, 2011 (%)



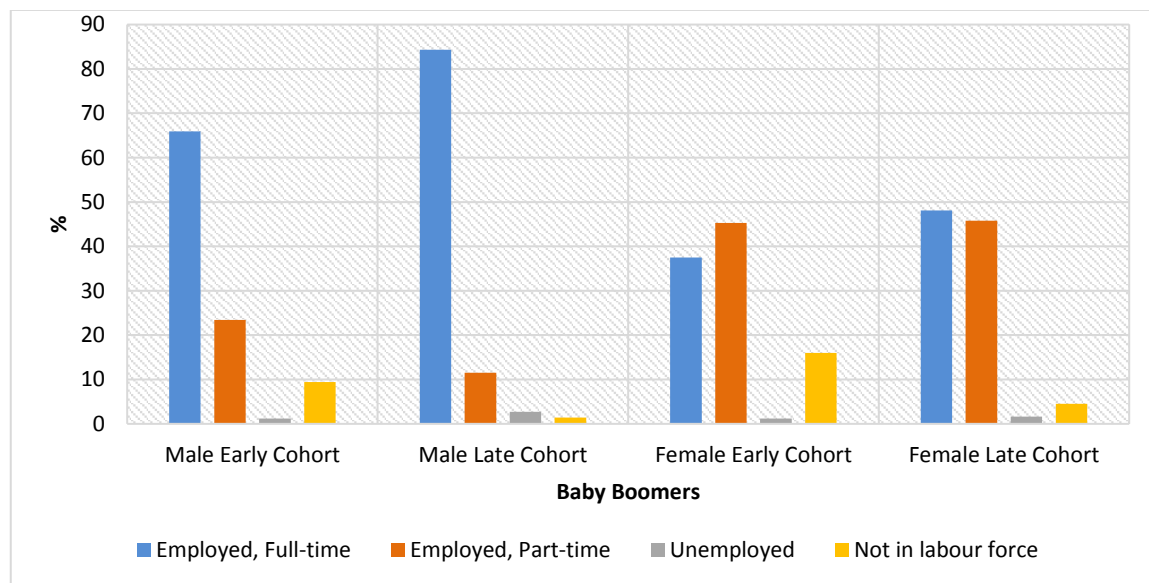
Source: Census Data, (ABS, 2011)

8.2.2 Labour Force Participation – NOBLE II

Although there is only a slight variation in the proportionality of labour force statuses in the comparison of Australian and North West Adelaide Baby Boomer populations the statistical profile Baby Boomer participants in the NOBLE II survey exposes significant differences in the labour force participation proportions for this population when compared with both Australian and North West Adelaide populations. The proportion of all cohorts of NOBLE II Baby Boomers in both full-time and part-time employment exceeds the proportions of Baby Boomers in all cohorts for both Australia and North West Adelaide, with the most significant increases recorded for NOBLE II Baby Boomer men. The proportion of NOBLE II early cohort Baby Boomer men in full-time work, 65.9 percent, was approximately 1.5 times higher than the proportion of Australian early cohort Baby Boomer men and North West Adelaide early cohort Baby Boomer men in full-time work. The proportion of NOBLE II early cohort Baby Boomer men in part-time work, 23.4 percent, was

almost double the proportion of Australian early cohort Baby Boomer men and North West Adelaide early cohort Baby Boomer men in part-time work. The comparisons were very similar for late cohort Baby Boomer men in full-time work across the three populations, however, the proportions of this cohort in part-time work varied less than 2 percentage points. The proportion of NOBLE II Baby Boomer men in both age cohorts not in the labour force is correspondingly lower than the proportions for Australian and North West Adelaide Baby Boomer women in the same cohorts.

Figure 8.2: NOBLE II Baby Boomer Men and Women by Early and Late Cohorts and Detailed Labour Force Status, 2011 (%)



Source: Noble II data, (Hugo et al., 2011)

There are also substantive differences in the comparison labour force participation rates for Australian, North West Adelaide and NOBLE II Baby Boomer women. For Baby Boomer women in full-time work the proportion for NOBLE II Baby Boomers, 37.5 percent, is 1.7 times greater than the proportion of the Australian cohort equivalent and almost twice the proportion of early cohort North West Adelaide Baby Boomer women in full-time work. The proportion of late cohort NOBLE II Baby Boomer women full-time workers is 48.1 percent, only 10.1 percentage points higher than that for Australian Baby Boomer women of that cohort in full-time work and 12.8 percentage points higher than the proportion of North West Adelaide late cohort Baby Boomer women. The proportion of early cohort NOBLE II Baby Boomer women in part-time work was more than double the proportion of

early cohort Baby Boomer women in both Australia and North West Adelaide and the proportion of late cohort NOBLE II Baby Boomer women in part-time work is about 1.5 times greater than the proportions in the Australian and North West Adelaide populations. The proportion of NOBLE II Baby Boomer women in both age cohorts not in the labour force is correspondingly lower than the proportions for Australian and North West Adelaide Baby Boomer women in the same cohorts.

The lack of comparability of statistics does not diminish the value of the qualitative data obtained from a sub set of this population. However, the statistical inconsistencies, generally resulting from sample selection biases, which are not an uncommon aspect of qualitative research participant populations (Sandelowski, 1995; Collier and Mahoney, 1996; Eysenbach and Wyatt, 2002), suggest that analysis based on these data, whilst knowledge building, lacks the robustness required for findings to be directly transferable to larger Baby Boomer populations.

8.3 Baby Boomer Women – Patterns of Labour Force Participation and Non-Participation Within the Cohort

As previously discussed, there were found to be distinct differences between the early and late cohort Baby Boomer women's patterns of participation between 1966 and 2011. If the expectations of the future behaviours of Baby Boomers have been based on understandings of the shared temporal location of this generation, the disparity in labour force participation patterns for early and late Baby Boomer women shown in Figure 8.3 indicate that the labour force experiences of these two cohorts were also likely to be a reflection of temporal factors.

We can expect that, as previously discussed in relation to the Baby Boomer generation, a range of factors are likely to have been influential on the labour force patterns of both early and late cohort Baby Boomers over the life course. Declines in labour force participation rates for early cohort women between 1966 and 1981 occurred at a time when the women of this cohort were at the most likely ages for child bearing (Gray et al., 2008). The consistent rise in labour force participation rates up to 1996 is coincidental with the increasing age of early cohort women, the availability of reliable contraception and the

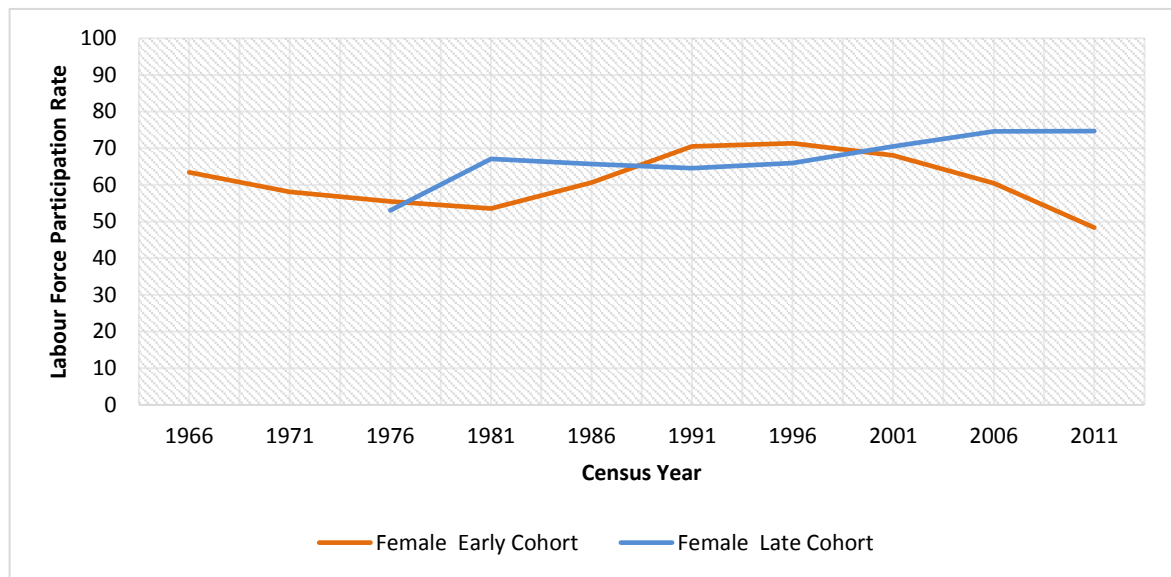
ability to arrest fertility, and the progressive movement of their children from infancy to school age and the increasing access to part-time work (Goldin, 2006; Abhayaratna, 2008). As the first early cohort women move into their 50s the participation rate declines slightly between 1996 and 2001 with an acceleration in the degree of decline between 2001 and 2011, no doubt attributable in part to the effects of retirement.

Similarly, the contrasting patterns of labour force participation exhibited by late cohort Baby Boomer women, can in part be explained by factors that have been discussed in the literature as likely to affect participation. The increase in labour force participation trends for late cohort Baby Boomer women between the 1976 and 1981 censuses is likely to reflect the higher levels of engagement by this cohort in post-school education (Kelley, 2001) and the impact this had in deferring entry to the labour force and child bearing. The much slighter decrease in the labour force participation rates during child bearing and caring years and the gradual increase and eventual plateauing of the labour force participation rate between 1991 and 2011 suggest that the effects of other factors in addition to the ability to control fertility were shaping the late cohort's relationship with the labour force.

Late cohort Baby Boomer women in 2011 are at the same age and stage as early cohort women were in 1996 and the trends in participation are not dissimilar, i.e. following a recovery in the labour force participation rates after the declines which are most often attributed to labour force withdrawal during periods of child rearing, labour force participation rates plateaued for both cohorts. The consistent declines in labour force participation rates for early cohort Baby Boomer after 1996 suggest that there are significant factors impacting on labour force participation by this cohort. The similarity in post recovery labour force participation trends for both cohorts indicates that late cohort women might also face challenges to ongoing labour force participation.

Although the labour force participation trends for both cohorts after 1996 understandably excite government concern about Australia's fiscal and economic future, which factors and combinations of factors impact these trends and how these impacts are experienced by Baby Boomer women is a core consideration.

Figure 8.3: Labour Force Participation Rate of Baby Boomer Women by Cohort, 1966-2011 (%)



Source: ABS, Census 1966-2011

To explore Baby Boomer women's relationships with the labour force in depth, semi-structured interviews were conducted with 22 Baby Boomer women from the LGAs of North West Adelaide. Of the 22 women, 15 were early cohort Baby Boomers and 7 were late cohort. Although 7 of the early cohort women were still under the Aged Pension eligibility age, only five women were still working or actively seeking work. Of the remaining 10 early cohort women five had retired, most prior to Aged Pension eligibility age, one had withdrawn from the labour force completely due to disabilities and four had withdrawn from the labour force for reasons other than retirement or disability. In the case of late cohort women, six were still working or actively seeking work and one had completely withdrawn from the labour force due to disability.

8.4 Early Labour Force Participation

What is clear in the interviews obtained from the Baby Boomer women respondents participating in this research, is that the end of formal education was almost immediately followed by entry into the Labour force. Questions directed at respondents about the events immediately following the completion or cessation of schooling were met with

expressions of surprise and responses that suggested that when school ended, work was the expected and natural progression:

Production Line Worker, early cohort, now aged 69:

I was 14 the year that I finished school and I went to the Berri Packing shed...I was a grader boss by 16. (Respondent 4)

Administrative Assistant, early cohort, now aged 64:

I left school at 15...I did several jobs. I worked for [a supermarket] in Gawler and then I went into an office when I was 17. (Respondent 7)

The transition from school to work seems to have been a normative response, even for those that were awaiting admission to further study:

Clerical Assistant, early cohort, now aged 69:

I worked in the office as a clerical person, I kept the books, like the accounting side of it, but it was just a fill in job until I went nursing...you had to be 18 to go nursing. (Respondent 13)

Both statistical data and interview data indicate a relatively trouble free transition for Baby Boomer women from school to the labour force, a circumstance most likely to have been influenced by employer preferences for younger (and cheaper) employees as trainees or lower skilled workers (Wooden, 1996). Experiences of unemployment when entering the labour force immediately following secondary school tended to be brief and related more to the processes of transition than to any difficulties finding work. Joining the labour force for these young women meant relatively easy attainment of full-time or part-time employment statuses in a labour force with a high level of low-skilled employment availability.

However, for many of these women, fluctuations in labour force status, signifying changes in attachment, have featured to a greater or lesser extent over the period defined by the ABS as prime working age. Inconsistencies in patterns of labour force engagement have resulted from the varied success of Baby Boomer women's attempts to re-enter the labour force or regain previous labour force statuses following partial⁴⁰ or total withdrawal from

⁴⁰ 'Partial withdrawal' refers to a reduction in hours to part-time, either temporary, permanent or casual.

the labour force to care for their infants and young children. The resilience of Baby Boomer women respondents in negotiating labour force statuses owes much to the life course accrual of personal level capacities⁴¹, commitments and drivers that have the ability to offset both historical and current attribute effects and the impacts of environmental factors that directly and indirectly bear on the relationship between Baby Boomer women and the labour force.

8.5 Labour Force Participation and the Role of Attributes, Capacities, Commitments and Drivers

Ease of entry into the labour force for these women was largely a product of the ready availability of unskilled work associated with a heavily industrialised economy. However, the economic transition to a knowledge based economy based on quantum leaps in technology would challenge Baby Boomer women's ability to retain or gain employment in a job market that increasingly demanded skill sets outside the traditional skilling levels of many Baby Boomer women. The degree of success experienced by Baby Boomer women's in negotiating this transition, would be due, in no small part, to how personal level capacities, commitments and drivers compensated for personal level attributes⁴², one of which would have negative implications for labour force participation from the outset and another that would have an increasing impact over time.

8.5.1 Attributes

Attributes can be defined as inherent features of an individual. For Baby Boomer women the two attributes which are most influential on labour force participation are the attributes of sex, being female, and increases in age close to or beyond prime working age. Marital status can also be classed as an attribute. However, unlike sex and age which are highly deterministic of labour force participation by Baby Boomer women, marital status

⁴¹ The term 'capacities' used in this thesis refers to personal abilities that can be altered by the accrual of advantage and disadvantage over the life course.

⁴² The term 'attributes' used in this thesis refers to those inherent features of individuality that are unlikely to be directly affected by the accrual of advantage or disadvantage.

may modify the effects of capacities, commitments and drivers in the context of environmental challenges to labour force participation.

8.5.2 Capacities

Unlike attributes, capacities in the context of this research are the abilities or inabilities of an individual. The capacities of older women can have the effect of either enhancing or reducing older Baby Boomer women's engagement with the labour force participation. Capacities such as education are often represented in the literature as contributing to the accumulation of human capital important to employability (Laplagne et al., 2007; Smith, 2010). Alternatively, other capacities might be seen as more deterministic of older women withdrawing from or remaining outside the labour force.

8.5.2.1 Education and Training

A critical factor affecting the ability of older women to remain in, re-enter or enter the labour force relates to their employability, a factor which is most often based on industry standards and preferences for specific personal capacities or abilities. As previously discussed, patterns of labour force participation by women suggest that a capacity that might be in question is that of human capital. Human capital is most often characterised by the labour market as a continued labour force participation in statuses other than unemployed (Smith, 2010) which is most often a reflection of labour market skill preferences and the education that underlies skill preferences.

Although Baby Boomer women are generally represented in the literature as being better educated than their predecessors (Humpel and O'Dwyer, 2009; Ozanne, 2009) and all the respondents taking part in this study attended secondary school, there is evidence of a persisting level of ambivalence towards women's education in the data. From adolescent Baby Boomer girls whose expectations of the future were not education dependent and educational structures that were responding to the vocational requirements of the time, to families who actively opposed what they viewed as the 'over-education' of girls, there

was no assurance that teenagers would even complete secondary schooling:

Clerical Worker, Early Cohort, now aged 60:

I only did 4th Year, because I did commercial and you could only go to 4th Year⁴³...that was as far as [I] could go. (Respondent 20)

Administrative Assistant, Early Cohort, now aged 64:

I left school at 15, I hated school, it wasn't me. In hindsight it probably wasn't a good idea...yeh, so I went to [a supermarket] and then I went to an office. (Respondent 7)

Clerical Worker, Early Cohort, now aged 63:

I completed 4th year high school and nearly completed high school altogether...I wanted to be a vet and I had gone through all the maths and sciences...my mother pulled me out four weeks before my exams, she said "I'm not wasting that sort of money. (Respondent 6)

Administrative Assistant, Late Cohort, now aged 56:

Yes, I went straight to work at 15...I felt like I didn't fit in [at high school]...back then it was more male focused on what boys would be doing and for me it was like "You can get a job in retail, you can get a job in an office and then you can get married and have kids and stay at home", and that was certainly the thing that was reinforced by my mother, because that was what she did. (Respondent 22)

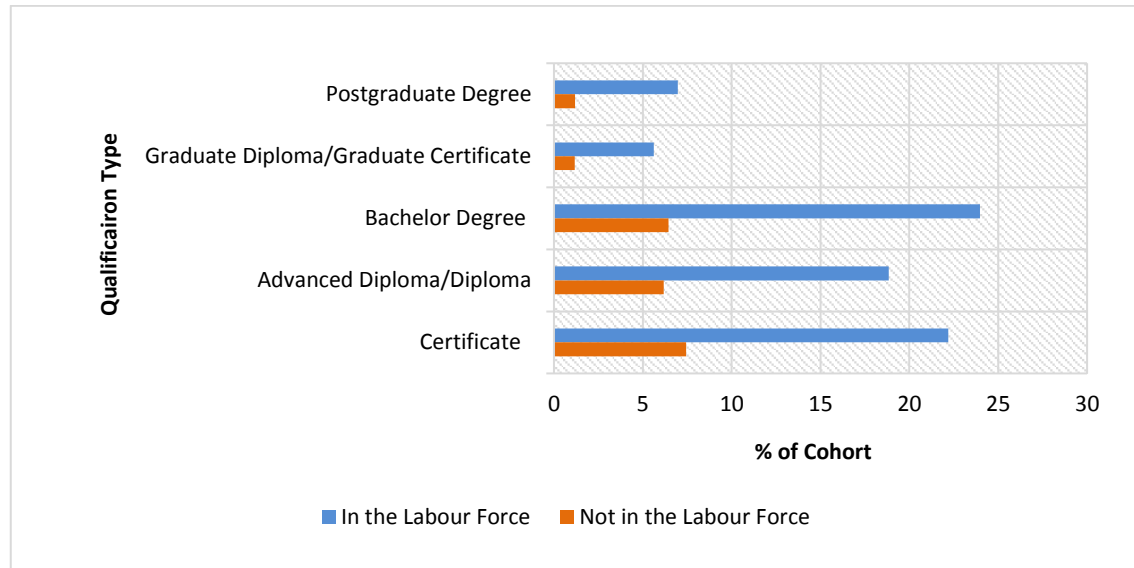
For those Baby Boomer respondents that completed secondary education the possibility that they would go on to complete post-school qualifications was less likely than for their male counterparts and the reliability of education as a determinant of ongoing labour force participation much less certain (Pettit and Hook, 2005). This is confirmed by Figure 8.4, which shows that by 2011, notwithstanding that Baby Boomer women at every level of post-school⁴⁴ qualification in the labour force substantially outnumber those with post-school qualifications not in the labour force, 22 percent of Baby Boomer women with post-school qualifications are not participating in the labour force, suggesting that the effects of

⁴³ 4th Year in 1973 in the South Australian Education System was the equivalent to the current Year 11.

⁴⁴ Post-school qualifications refer to those qualifications gained following the completion of secondary schooling. These include qualifications from tertiary education providers and Universities

education as a determinant of labour force participation are vulnerable to exogenous influences (Austen and Birch, 2005; Laplagne et al., 2007).

Figure 8.4: Baby Boomers, Female by Qualification Level and Broad Labour Force Status, 2011 (%)



Source: ABS Census, 2011

8.5.2.2 Early Post-school Qualifications

With a significantly lower number of Baby Boomer women in comparison to Baby Boomer men achieving post-school qualifications, only eight of the 22 Baby Boomer women respondents had commenced further education within five years of completing secondary school and only six completed their chosen courses. For those who did complete their qualifications in the five years following school, experiences of moving into the labour force were relatively seamless:

Teacher, Early Cohort, now aged 67:

The Education Department wanted teachers and they would send you out after 2 years [to teach in the country], then you could do another year of correspondence – so three years of Teacher's College.

(Respondent 1)

Nurse, Early Cohort, now aged 69:

I did my nursing at [a major public hospital]...stayed on [and] did my Staff Nurse year...stayed there for 42 years, I was there full-time.
(Respondent 13)

Teacher, Early Cohort, now aged 64:

I went to teachers' college, Wattle Park Teachers' College...it was meant to be a four year course but they were short of teachers at the time [they cut the course back by a year], I had to finish my diploma and then went out teaching. (Respondent 15)

Increasing the level of human capital and increasing personal capacity in the context of labour force participation, a number of those that completed their qualifications also went on to complete additional study in their chosen fields:

Teacher, Early Cohort, now aged 67:

Yes, in between times I did a Graduate Certificate and then a Bachelors in Special Ed and then a Masters in Special Ed. (Respondent 1)

Teacher, Early Cohort, now aged 64:

Yes, I did a degree in education, I also, in 1976, took a year off and lived in London...[I] did a course at the University of London in special education. (Respondent 15)

Nurse, Early Cohort, now aged 69:

[Following my nursing training] I stayed on and did my staff nurse year...stayed on a bit longer and then went and did Midwifery at [a different public hospital]. (Respondent 13)

Nurse, Early Cohort, now aged 61:

I moved to Adelaide when I was 17 and started nursing [training]. [Then when I had finished my training] I travelled for three months up the centre of Australia... then down the coast...to Sydney in time to start Midwifery. (Respondent 2)

All of the women respondents who had successfully completed post-school qualifications in the five years following secondary school moved easily into the labour force and employment. Qualifications were often consolidated by further study and although there is some difficulty in directly assessing the labour force participation benefits to individuals

of differing levels of education (Blundell and Macurdy, 1999), generally, the effects have been viewed as beneficial. Consistent with the findings of Austen and Seymour (2006) , this group of respondents often described high levels of employment continuity with fewer or no periods of disengagement from the labour force or downgrades in labour force status⁴⁵, however, this was not always the case for older Baby Boomer women respondents holding post-school qualifications.

8.5.2.3 Mature Age Post-school Qualifications

Of the 22 Baby Boomer women taking part in this study, eight women had gone on to complete mature age education at Certificate level, Bachelors and/or Post Graduate levels, however, the labour force results of obtaining these qualifications were mixed, with only limited evidence supporting the notion that increased levels of mature age qualification would have the same beneficial implications for employment and job security as early post-school education:

Chief Operations Manager, Late Cohort, now aged 52:

When I finished my undergraduate degree I moved jobs using the professional qualification that I now had and moved into the area of disability employment, so that led to a 12 year stint working in the disability sector...and then I started to move into more generic roles in a range of areas to land in the role I have now as Chief Operations Officer for a nationally acclaimed community housing organisation.

(Respondent 16)

More plentiful evidence suggested that post-school education in mid and later life was of limited benefit in raising labour force statuses above unemployed. For those Baby Boomer respondents upskilling to Certificate or Bachelor level qualifications in their 30s and beyond, mature age improvements in qualification levels appeared to have only limited

⁴⁵ Disengagement from the labour force describes a complete withdrawal from either working or looking for work. A change in labour force status refers to changes such as; full-time employment to part-time employment, part time employment to casual employment, any form of employment to unemployment.

positive outcomes in terms of re-entering the workforce:

Administrative Assistant, Early Cohort, now aged 62:

I...did a Certificate III in Education Support so that I could work in schools because I figured I would probably be able to get part-time work in a school, either in the class room or in the office. [Then] I did a Certificate III in Business Administration. I had 2 Certificate IIIs and started applying for jobs...went on SEEK and looked for work, putting my name out there. [I] got a little bit of temp work and then nothing.
(Respondent 12)

Sports Scientist, Early Cohort, now aged 69:

I was coaching in schools where my son was...and I thought "If I go and get a teaching qualification I might be able to get paid for this". ...[I] started doing primary teaching but it was incredibly boring...and they let me change over to a Sports Science Degree...and during that time I got a one year position with the [a not for profit organisation] doing a Workcover project. (Respondent 9)

Teacher, Late Cohort, now aged 58:

I started [teaching] in 1994, but only as a relief teacher, I've only had two small contracts...from then to now. (Respondent 21)

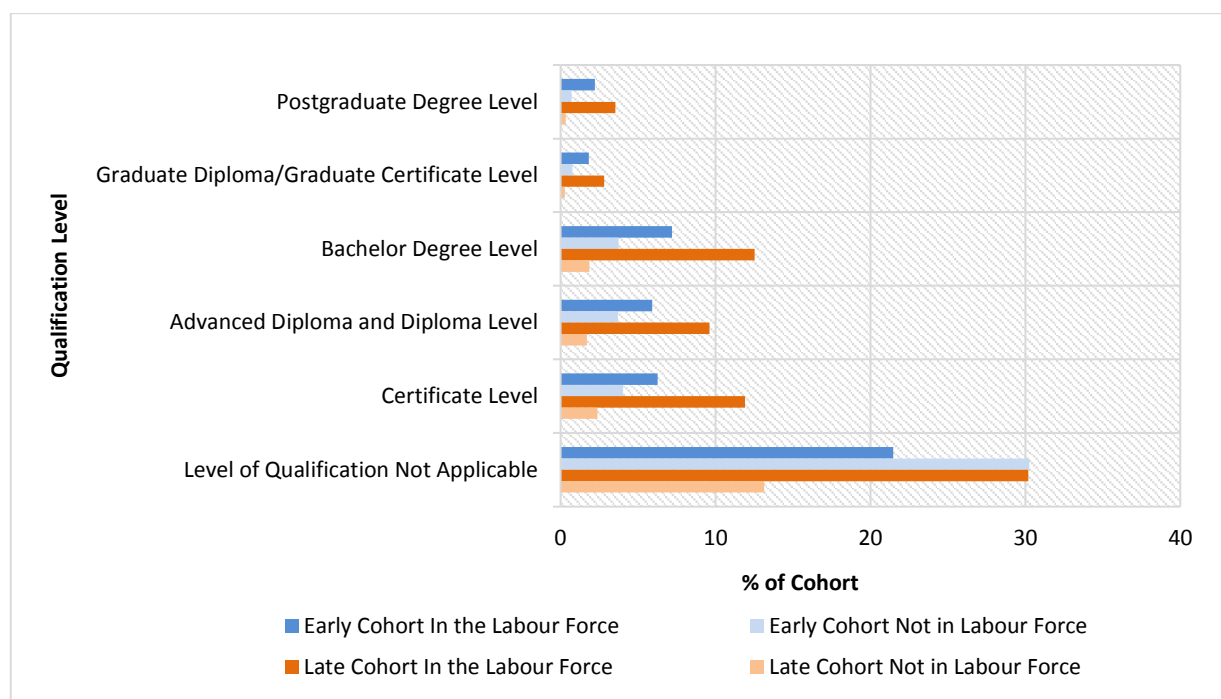
For these Baby Boomer women whose previous employment had required only skill levels gained through informal processes of work place experience and training, mature age post-school qualifications did little to relieve the labour force difficulties experienced as a result of the intersection of increasing age and the restructuring of the labour force.

8.5.2.4 On-The-Job Training

On a cohort by cohort basis, Figure 8.5 confirms that the highest levels of labour force participation for those Baby Boomer women of both age cohorts in 2011, are in the 'Level of Qualification Not Applicable' category, the category into which those Baby Boomer s without formal qualifications would fall. At 21.5 percent for early cohort Baby Boomer women and 30.2 percent for late cohort women, labour force participation for women in the 'Level of Qualification Not Applicable' category is 14.3 and 17.7 percentage points higher, respectively, than for Baby Boomer women of both cohorts with bachelor degree

qualifications, which is the category with the second highest proportion of women in the labour force for both age cohorts.

Figure 8.5: Baby Boomers, Female by Qualification Level and Broad Labour Force Status, 2011 (%)



Source: ABS Census, 2011

Although the labour force participation rates are the highest for both age cohorts of Baby Boomer women in the 'Level of Qualification Not Applicable' category, so too are the non-participation (not in the labour force) both cohorts. For early cohort Baby Boomer women this is the only category in which the rate of non-participation exceeds the rate of participation. In the case of late cohort women, the rate of non-participation in this category, 13.1 percent, is five and a half times higher than the next highest category of non-participation, Certificate Level, at 2.4 percent.

For all respondents that had not undertaken higher education in the five years following completion or cessation of secondary schooling, all of whom had gone to work following secondary school, vocational training occurred 'on-the-job'. For some early work place training related to gaining the basic skills required to use office machines including cash

registers and comptometers:

Clerical Worker, Late Cohort, now aged 60:

[I]...went straight into a job...back in those days it was called a comptometrist, using like an adding up machine, with numbers...that was my role. (Respondent 20)

Clerical Worker, Early Cohort, now aged 63:

[I worked in an office], yeh, not typing and shorthand because I didn't learn it...I was working on a comptometry machine, which is the same as a fancy adding machine... (Respondent 6)

For others, on-the-job training was organisationally based and involved orientation to organisational culture and learning organisation specific skills:

Clerical Worker, Late Cohort, now aged 58;

...I joined the railways when I was 21. That was really good. We had uniforms and we recorded all the rail car details and the drivers. (Respondent 21)

For many, on-the-job skills development was somewhat more ad hoc and informal; a process based on limited instruction and task repetition as a basis for growth in knowledge within a job roles:

Administrative Assistant, Early Cohort, now aged 62:

[My job] varied over the years but it was always admin work. With most of it, it was the same systems, just different ways of doing things and you learnt that as you went along, you learned most of it as needed, as the job changed, you learnt what you needed. (Respondent 12)

Administrative Assistant, Late Cohort, now aged 56:

So when I first started there were only three members in the company, so I did all of the administration, just backfilled wherever. I'd sit on the weighbridge and weigh trucks and things like that, I just did whatever, learned everything... (Respondent 22)

For a few, workplace demands for skills associated with gendered domestic roles would

require little in the way of workplace training:

Domestic Cleaner, Early Cohort, now aged 70:

I did the cleaning there [at a suburban high school] on one of the floors, the whole level, right through. (Respondent 8)

Domestic Cleaner, Late Cohort, now aged 58:

...I filled in with Aunty Lorna...to do cleaning for [a] Country Hospital, a domestic cleaner. (Respondent 19)

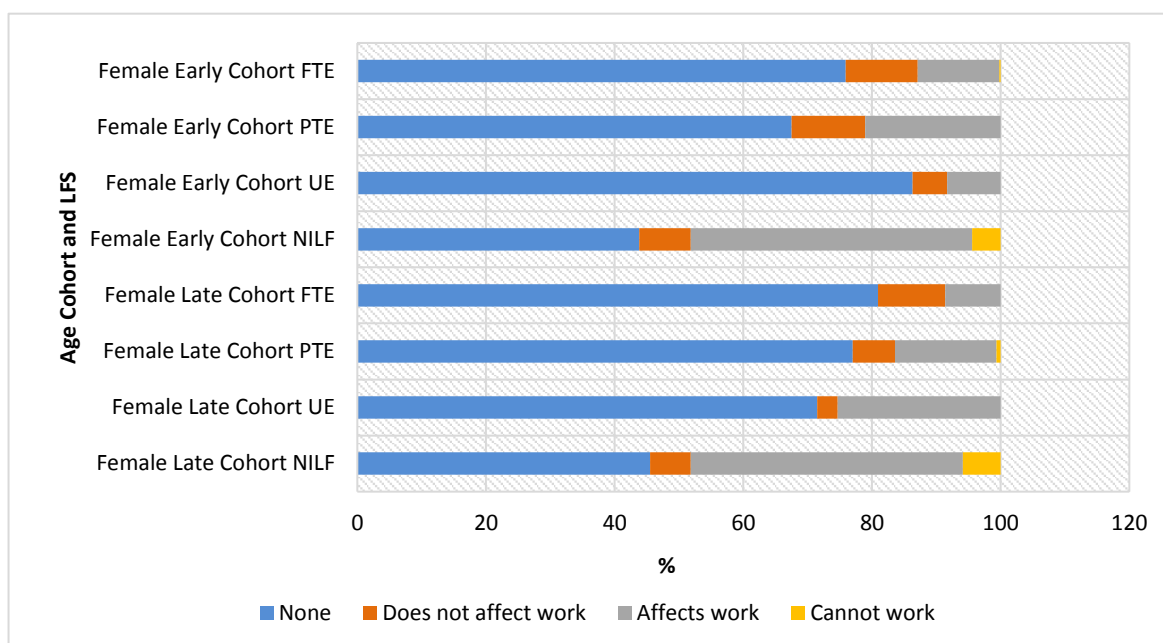
In the main the labour force experiences of this group of respondents contrasted markedly with their post-school qualified peers. Without the improvements in human capital provided through higher levels of education, work place training outcomes resulted in lower skilled positions which could be expected to confer lower levels of resilience in a restructuring labour force.

8.5.2.5 Health

The links between labour force participation and health have certainly attracted academic interest since the beginning of the 2000s. In Figure 8.6, the links between labour force status and levels of disability confirm that Baby Boomer women of both cohorts who are not in the labour force record the highest levels of disability affecting and preventing work. The HILDA data indicate that in the case of early cohort Baby Boomer women not in the labour force, 43.7 percent reported that disability affected their work and 4.5 percent report that it prevented them from working. For late cohort women not in the labour force 42.3 percent reported that disability affected their work⁴⁶ and 5.9 percent reported that disability prevented them from working. For all other labour force statuses for both early and late cohorts, the incidence of disability preventing work is zero or less than 1.0 percent. There is a noticeable difference between early and late cohorts who are unemployed and whose disability affects work, which may indicate higher levels of persistence in job seeking among younger cohort members.

⁴⁶ 'Affects work' is used when work place adjustments are required to accommodate disability in the workplace

Figure 8.6: Disability Effects on Labour Force Status of Baby Boomer Women by Early and Late Cohort, 2011 (%)



Source: Melbourne Institute HILDA Data, 2011

Data relating to self-rated health is not available from the Australian Census of Population and Housing, however, this data was available from the NOBLE II Survey. Although data from the NOBLE II Survey is not directly comparable with Census data relating to labour force participation, the findings of Krantz and Östergren (2000) that women are proportionately more likely to report symptoms of poor health than their male counterparts is supported by the self-rated health results of Baby Boomer men and women respondents to the NOBLE II survey. For both cohorts of Baby Boomer women, the proportion of 'poor health' ratings are more than double those for Baby Boomer men in equivalent age cohorts.

Amongst the Baby Boomer women respondents involved in this research there is evidence that health status has had an impact on labour force participation, most particularly as they have reached ages beyond 45 years of age. In some cases this has had a direct impact on

labour force attachment:

Teacher, late cohort, now aged 58:

I work as a relief teacher, I have worked spasmodically...in some respects for health reasons [anxiety and depression]. I just get anxious sometimes going to work and going to different schools... You don't get to know the kids. It is sort of chopping and changing all the time, you have your good and bad days... At work I act happy...but I am really scared. (Respondent 21)

For others, the onset of ongoing/chronic health and disability issues led to concerns about how to re-engage in the labour force with the new constraints resulting from health declines:

Carer, early cohort, now aged 63:

I had to have a decompressive laminectomy. I am not allowed to kneel, I am not allowed to squat, I am not allowed to twist, I am not allowed to turn, I am not allowed to bend, I am not allowed to reach, I am not allowed to lift and I am thinking "What am I going to do?". (Respondent 14)

For one woman, the knowledge that her disability is likely to increase with time was a source of concern about the impacts this will have on her career and future relationship with the labour force:

Chief Operations Manager, late cohort, now aged 52:

...I do have a hereditary hearing affliction so I wear bilateral hearing aids... So in terms of me sustaining myself at work that does worry me a little as well. So when my hearing starts to deteriorate and hearing aids aren't going to cut the mustard, it will definitely, I believe, impact on my ability to perform in my current role. (Respondent 16)

The HILDA data findings suggest that as the effects of disability increase so too does the likelihood that Baby Boomer women will have less remunerative labour force statuses or be displaced from the labour force completely. Baby Boomer women described not only experiences of declines in attachment to the labour force with increased severity of disability but also expectations that increased disability in the future would lead to changes in labour force status.

8.5.2.6 Commitments

Often described as the “sandwich” generation, commitments for Baby Boomer women are most commonly found in the area of multi-generational caring. Although it was found earlier that the effects of rival pressures and demands, i.e. working and providing care, might have differed for early and late cohort Baby Boomer women in the early years of prime working age, there is no doubt that Baby Boomer women’s involvement in caring is a continuing influence on labour force participation over the life course. Whilst the provision of care for their own infants and pre-school aged children might be the most common reason for voluntary changes in labour force participation by prime working age Baby Boomer women, providing unpaid care for other family members becomes an increasingly pressing responsibility for older Baby Boomer women.

8.5.2.7 Infant and Child Rearing

One of the most commonly cited reasons for changes in labour force status involving either partial or complete withdrawal from the labour force has been child rearing. Jaumotte (2003) suggests that there is a tendency for couples with infants and young children to revert to more traditional family structures based on the male (only) breadwinner model, which results in disrupted patterns of labour force participation among women. However, the labour force outcomes have been varied experience for Baby Boomer women. Respondents who had completed post-school qualifications described incomplete and/or shorter periods of disengagement from the labour force for the purposes of infant and child rearing:

Nurse, Early Cohort, now aged 61:

I continued working when I had kids...I was able to work out my hours so that it blended with my husband’s work. So I would work a late shift on Sunday and start work 3.30 to 11.30 at night and on Tuesday.

(Respondent 2)

Teacher, Early Cohort, now aged 67:

[I took off time to have children]...I had contract work so I just didn’t work. Probably [took] about 12 months with each one. I may have done some relief teaching in between... (Respondent 1)

Whilst the experiences of Baby Boomer women without post-school qualifications differed from those with qualifications, the birth of a child did not always result in complete withdrawal from the labour force:

Administration Assistant, Late Cohort, now aged 56:

...when I was pregnant...I had six weeks off after the pregnancy and went straight back to work. I didn't realise that I could have actually taken more time, it wasn't paid for back then. (Respondent 22)

Clerical worker, Late Cohort, now aged 58:

Then I had my children [I took time off]...it was like months, my Mum looked after my son. (Respondent 21)

On the whole, however, respondents without formal qualifications who worked predominantly in retail, clerical or administrative roles, were the most likely to withdraw from the labour force and took longer breaks for infant and child rearing:

Clerical Worker, Late Cohort, now aged 58:

I had my daughter, then I gave up work...when she was four years old I started studying and doing my matriculation. (Respondent 21)

Kitchen Designer, Late Cohort, now aged 55:

[I stopped to have children], four children. I got my job as a kitchen designer at the age of 33... (Respondent 17)

Home Duties, Early Cohort, now aged 70:

No, I did not work. My husband was in the first year out being a teacher...so he was a primary school teacher...I then popped out the babies...I started [paid] work when the children were a bit older. (Respondent 8)

For this group of women, the birth of infants and the raising of children to school age, and in some cases beyond, was a time that required changes in labour force status. Consistent with the literature (Lundberg and Rose, 2000), respondents without children described relatively continuous patterns of labour force participation.

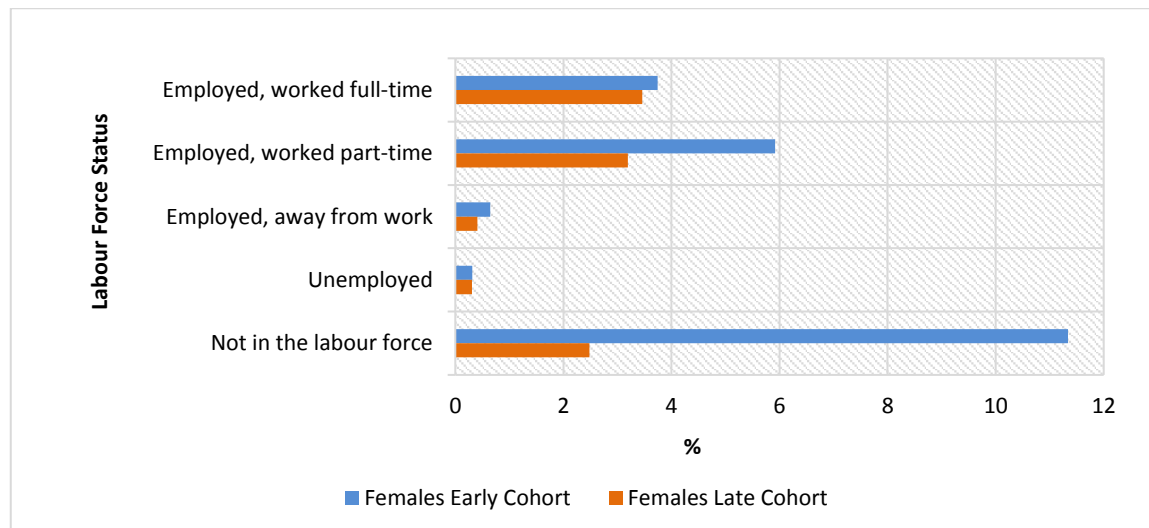
For women with post-school qualifications obtained in the five years post-secondary school, changed labour force status rather than withdrawal from the labour force reflected

the availability of flexible working conditions, such as reductions in work hours, and consistent labour market demand in their professional areas; nursing and teaching. These women more easily adjusted working arrangements to accommodate the demands of infant and child rearing and took shorter breaks for this purpose. In contrast, women without post-school qualifications were the most likely to withdraw from the labour force or significantly reduce participation. This tendency was also strongest for women in the early cohort.

8.5.2.8 Caring for Other Children

Aassve et al. (2012) finds that although in many countries the provision of childcare by grandparents is an intergenerational exchange that influences the labour force participation of younger women, this is not always the case. Census data from 2011 confirm that although Baby Boomer women are involved in the provision of unpaid childcare, it is relatively low, indicating that the need for grandparental childcare might be at the lower end of demand as an intergenerational exchange.

Figure 8.7: Baby Boomer Women’s Provision of Unpaid Child Care (Children other than own) by Early and Late Cohorts and Labour Force Status



Source: ABS Census, 2011

In looking at the provision of unpaid child care by labour force status in Figure 8.7, there are notable differences in the proportions of Baby Boomer women of early and late cohorts providing unpaid childcare categorised by labour force status. The provision of unpaid child

care for a child/children other than their own by both cohorts of Baby Boomer women is less than six percent in all categories other than 'not in the labour force'.

Across all categories, a higher proportion of early cohort Baby Boomer women are providing unpaid child care although in those categories this difference is less than one percentage point. For those women not in the labour force, however, the proportion of early cohort Baby Boomer women providing unpaid child care is almost five times higher than the proportion of late cohort women.

This figure suggests that there may be a difference in the attitudes to unpaid child care between the women of early and late cohorts. The differences in the proportion of each cohort providing unpaid child care might also be as a result of the higher number of grandchildren that could be expected to be an aspect of early cohort grandparenting.

Reflecting the levels of care in Figure 8.7, Baby Boomer women respondents' descriptions of the provision of care for young children suggested that, in the main, early cohort women had had more involvement in unpaid child care, providing care for grandchildren when they were younger. However, that help had been spasmodic, usually on a needs basis, and had tapered off with increasing age. For early cohort respondents this decrease had resulted from a growing disinclination to deal with the physical demands of younger children in combination with the increasing independence of grandchildren now reaching 'double digits'. For later cohort respondents, in most cases, the demands of ongoing work had reduced the commitment of time to grandchild care to weekend assistance. Notwithstanding the lower levels of unpaid childcare provision, it might be ill advised to underestimate the effects of grandchildren on Baby Boomer women's labour force decisions.

8.5.2.9 Caring for Other Family Members

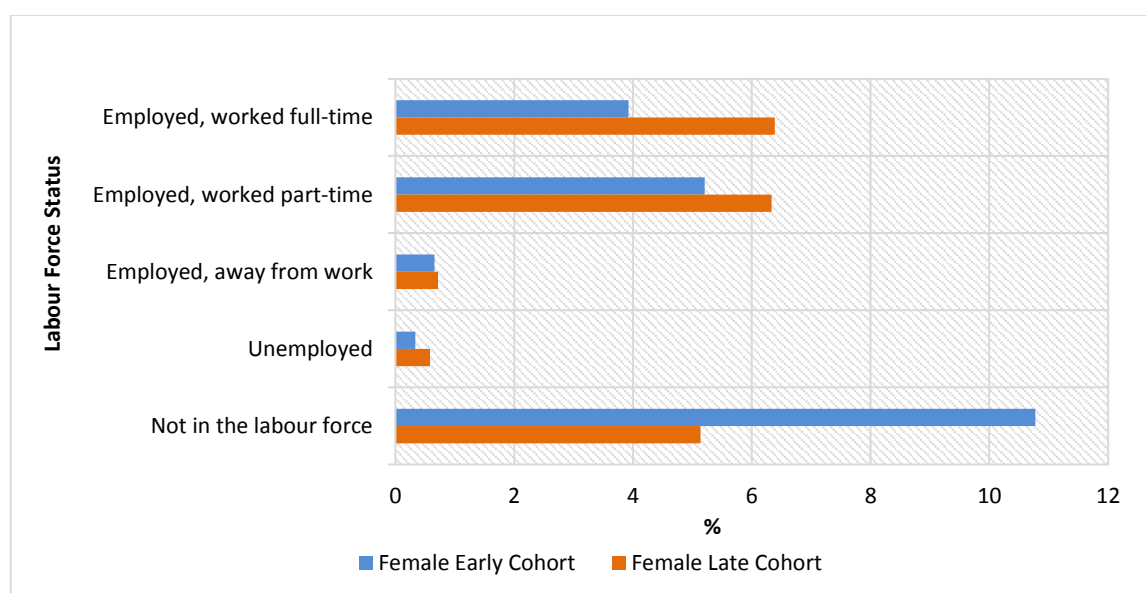
The contribution of Baby Boomer women to the provision of unpaid care for other adults is certainly recognised in the literature. Clearly outstripping the contribution made by Baby Boomer men, Baby Boomer women form a significant caring group amongst women of all

ages in Australia, whose contribution is not only valued socially but also economically (Carers Australia, 2010).

The provision of unpaid care by Baby Boomer women shown in Figure 8.8 is broken down by detailed labour force status for early and late cohorts. The highest proportion of early cohort Baby Boomer women providing unpaid care, 10.8 percent, is recorded for the 'not in the labour force' category. By comparison, and perhaps surprisingly, the highest proportion of late cohort Baby Boomer women providing unpaid care, 6.4 percent, is recorded for the 'employed, worked full-time' category.

The proportion of early cohort Baby Boomer women in full-time work providing unpaid assistance is a relatively meagre four percent, with the proportion of unpaid assistance being provided by part-time workers increasing by 1.2 percentage points to 5.2 percent. In the case of late cohort Baby Boomer women 6.4 percent of those in full-time work and 6.3 percent of those in part-time work provide unpaid assistance.

Figure 8.8: Baby Boomer Women's Provision of Unpaid Assistance by Early and Late Cohorts and Detailed Labour Force Status, 2011 (%)



Source: Census Data, (ABS, 2011)

Figure 8.8 shows that the largest proportion of Baby Boomer women in 2011 providing unpaid care are early cohort women not in the labour force. Consistent with this finding, the only Baby Boomer women respondents to withdraw from labour force provision for

the purpose of providing unpaid care were early cohort women. However, they were at late pre-retirement or retirement ages and decisions to take on unpaid caring precipitated or occurred in retirement:

Bank Clerk, Early Cohort, now aged 67:

My Mum was really quite ill and so I just gave up work to spend a lot of time with her. It would have been in my 50s...[for] probably a couple of years. (Respondent 11)

Nurse, Early Cohort, now aged 69:

[My Mother] was 96 in May last year...she got bronchitis...she has never got all her health back, I think, since then. She was quite ill actually and she coughed so much...and she was home and I looked after her so we had a very busy time for a while. I couldn't have done that if I had been at work still. (Respondent 13)

An alternative to a complete break was taking leave, which, for older Baby Boomer women with qualifications and the ability to take longer periods of leave, ensured continuity of employment:

Nurse, Early Cohort, now aged 64:

[In] 1981, my Dad passed away and it was a pretty horrible year for the family because he was quite young...that was quite a messy year and I took quite a lot of time off... 'cause my Mum was, she was quite affected... I took a year's leave from the Education Department, when I came back I went back to teaching... (Respondent 15)

This was not the case for Baby Boomer women who chose to take on responsibilities for unpaid care provision at earlier ages. It was far more likely that Baby Boomer women of either cohort actively involved in the labour force, would incorporate care for parents and relatives into daily routines that did not disrupt work commitments or result in changes in the degree of labour force attachment:

Clerical Worker, Early Cohort, now aged 65:

I cared for Mum...she had started to go into Alzheimer's. She was in her own home...and as she got worse, instead of getting to work and ringing her about half past nine/ten o'clock...it got to the stage that I would leave home earlier, call in to get her out of bed and then we had to get care in for her... (Respondent 3)

Administrative Assistant, Early Cohort, now aged 64:

I was involved in my father's care...I still had my children, went to work, used to go home at night, go to his place, look after him, but [eventually] he did get a carer live in... (Respondent 7)

Nurse, Early Cohort, now aged 64:

[I am still working] I have got an elderly mother who is 89 in July, she is still independent, although her mobility is not the best. I will catch up with her tomorrow [my day off] and we will go shopping and do a few things. (Respondent 15)

Whilst provision of care for extended family members has been a significant factor for many Baby Boomer women, there is a strong preference amongst these women when actively involved in labour force participation to include caring in daily and weekly routines that operate around rather than instead of paid work. It was found that the provision of unpaid care for extended family members is an ongoing commitment for many Baby Boomer women of both cohorts.

8.5.3 Drivers

There is no question that Baby Boomer women are variably enabled or disabled in their ability to remain in or re-enter the labour force and achieve desired labour force statuses by a combination of attributes, capacities and commitments. Resource availability and individual opportunity are also closely tied to increases in capacities and variations in commitments. However, drivers, or the factors that push Baby Boomer women to continue in or re-join the labour force, have and continue to interact with the effects of other personal level factors to affect the labour force participation patterns of Baby Boomer women.

8.5.3.1 Economic Status

Economic status would, time and time again, prove to be a strong determinant of Baby Boomer labour force participation over the life course. This was certainly evident when younger Baby Boomer women experienced changes in the social re-valuing of women that acknowledged the benefits of women's wage labour within families which resulted in

changes to women's traditional patterns of labour force withdrawal, particularly in relation to child rearing (Pettit and Hook, 2005). Baby Boomer women's withdrawal from the labour force for domestic reasons was often foreshortened by the tacit and sometimes more explicit expectations of their partners that domestic responsibilities, particularly around child rearing, would not preclude active involvement in the workforce:

Bank Clerk, Early Cohort, now aged 67:

I had to work really [my husband expected it]...she [daughter] went off to kindy...and my old boss rang me up and told me that there was part-time work going, so I went back to work. (Respondent 11)

Kindergarten Assistant, Early Cohort, now aged 70:

My husband was really heavily pushing the aspect of "Well we need support...", you know, and so that was on my mind, I was going out to find work at that time... (Respondent 8)

Administrative Assistant, Early Cohort, now aged 62:

Yes, I waitressed, my ex-husband got me a job because he didn't want me sitting at home, so I used to work nights and be home with the children in the day and I would waitress at nights so that I would have some money... (Respondent 12)

Whether the drivers to return to work whilst still raising young children arose from understandings between partners relating to financial responsibilities or resulted from changes in marital status associated with separation and divorce and the need to support children, re-entering the workforce was not always straight forward process.

8.5.3.2 Marital Status

In the case of early cohort Baby Boomer women, it was found that the proportions of early cohort women participating and not participating in the labour force do not differ greatly for all registered marriage categories. Whilst a slightly higher proportion of early cohort Baby Boomer women are in the labour force in the registered marriage categories of 'divorced', 'separated' and 'never married' and a slightly higher proportion of women are 'not in the labour force' in the categories of married and widowed these differences are relatively small, ranging from less than one percentage point to just under three percentage points.

By contrast the labour force participation statuses by registered marital categories for late cohort Baby Boomer women showed that the proportion of late cohort women in the labour force clearly exceed the proportion not in the labour force in every registered marriage category. From more than doubling the proportion of women not in the labour force in the 'widowed' category, to almost quadrupling the proportion not in the labour force in the 'married' category, it is clear that late cohort Baby Boomer women were appreciably more likely to be in the labour force in all registered marriage categories.

Overall, it was found that age, rather than marital status is the most relevant factor for Baby Boomer women with early cohort women being relatively evenly represented between labour force participation and non-participation in each of the marital statuses and late cohort women being considerably more likely to be in the labour force than not irrespective of marital status.

The impact of marital status is, however, less clear on a subjective level. Although Mavromaras and Zhu (2015) suggest that the participation status of a woman might have a direct impact on the participation status of her male spouse and Warren (2015) finds that an older woman's participation status is likely to be affected by the participation status of her spouse, this study found that the effects of other capacities and drivers were also involved. Some respondents identified changes in a spouse's participation status, particularly reductions in status to less than full-time, as a strong driver of Baby Boomer women's labour force intentions as they seek to extend their labour force participation to compensate for existing or expected declines in the earning capacity of their spouse:

Commercial Manager, Late Cohort, now aged 56:

My husband has had cancer...he has always been a work-a-holic...but you can see the difference since he turned 40 it's starting to take a toll. I think losing my job was one of the biggest things, financially you are planning and everything stops...I started saying to people, I'll be working until I am 70... (Respondent 22)

However, economic factors also influence labour force participation statuses when a spouse decides to retire. In the case of relative economic security spousal retirement can

encourage plans for changes in older women's labour force status to lesser levels of engagement or to partial withdrawal:

Kitchen Designer, Late Cohort, now aged 55:

Well [my employers]...understand my husband is going to retire next year...they also understand that I'm looking for a different kind of lifestyle...that I want to take [more and longer] holidays. (Respondent 17)

The marital statuses that are particularly implicated in changes of labour force behaviour amongst Baby Boomer women are the increasing levels of separation and divorce (Bracher et al., 1993; Amato, 2000). Finding work following the loss of a husband's (or partner's) income whilst often retaining financial and physical responsibility for dependent children have been significant drivers of changes in labour force status as previously married women struggle to avoid economic marginalisation. The breakdown of a relationship as a particularly forceful driver of labour force participation that for many Baby Boomer women has resulted in returns to work in the midst of planned periods of disengagement from the labour force:

Teacher's Aid, Early Cohort, now aged 64:

I had two children, I was with them at home, a stay at home mother...when my husband left...then I had to go back to work. (Respondent 7)

Domestic Worker, Early Cohort, now aged 69:

I was just doing part-time [so] I could drop the kids off to kindy and pick them up after...when I more or less got divorced it increased...probably to about 25 to 30 hours a week. (Respondent 4)

Administrative Assistant, Early Cohort, now aged 62:

He said that he had nothing when he walked away from the marriage...he never had the responsibility of the kids or anything. He's never helped out in any way, it has always been on me... (Respondent 12)

Although the need for income resulting from separation and divorce can be directly linked to an increased impetus in efforts by Baby Boomer women to maintain or re-establish participation in the labour force, reductions in other assets could have a similar effect. For

respondent now aged 62, the financial outcome of divorce left her with no alternative other than 20 years of continuous participation in the labour force:

Administrative Assistant, Early Cohort, now aged 62:

When I divorced...I got the house and the debts and he walked away with his super, his job and shares. (Respondent 12)

The evidence of divorce and separation as a driver of changes in labour force participation and labour force statuses is most evident for early cohort women. The lack of evidence from late cohort women of the impacts of divorce or separation on labour force participation is likely to be a result of the pre-existing higher levels of labour force participation among this cohort which would be supported by the census data.

8.5.3.3 Dependent Adult Children

If increased levels of financial and physical responsibility for children following separation or divorce can be construed as drivers of increases in labour force participation among younger Baby Boomer women, the ongoing financial responsibility for adult children can also be seen as a driver of labour force participation among older Baby Boomer women. For those who have experienced financial stress as a result of separation and divorce, the economic demands of continuing day-to-day care for adult children often urges continued labour force participation notwithstanding the difficulties associated with establishing a stable and/or adequately remunerative relationship with the labour force:

Administrative Assistant, Early Cohort, now aged 62:

I need to work...I have got a son with mental health issues. I have always had the responsibility of my son and [my ex-husband] doesn't want anything to do with him. I think I do get a bit anxious money wise...especially knowing that I still have the responsibility of a 33 year old son. He gets a bit of part-time work, but it is hard work working with him. (Respondent 12)

Administrative Assistant, Early Cohort, now aged 64:

[I am working] and still support my son, he is 37...[and] living with me...he's on the dole so he can't find another job. He's got mates that have got businesses and he helps them, where he can, so he gets a bit of money that way, but he is on the dole basically. (Respondent 7)

Most of the drivers of labour force participation for Baby Boomer women, past and present, are directly or indirectly related to subjective assessments of personal economic capacity. Whilst marital status might play a role in influencing labour force participation by Baby Boomer women, that influence is likely to be moderated by a range of other personal capacities, more strongly implicated in labour force participation, or by other economic considerations that reduce the impact of marital status as a driver of labour force participation and status.

8.5.3.4 Superannuation

The inadequacy of retirement savings, particularly superannuation, has been identified for some time as an acute problem for many Baby Boomer women (Kelly and Harding, 2004). This assertion that women's broken patterns of labour force participation, lower average earnings and vulnerability to asset loss, including superannuation, in the event of divorce make them particularly vulnerable to low levels of retirement funding. This outcome has proven to be particularly relevant in the case of Baby Boomer women.

Despite the Australian government's introduction of the Australian Superannuation Guarantee in 1992, in reality this compulsory form of employer sponsored superannuation has been too little and too late to meet the financial needs of retirement for this vulnerable group. The growing knowledge, by both single and partnered women, that their superannuation is unlikely to support their existing lifestyle is often the impetus behind decisions by Baby Boomer women to continue in the labour force.

For some women respondents who had been able to establish sufficient superannuation, retirement prior to Aged Pension qualification age (covered more comprehensively later in this chapter) has presented an alternative to continuing in the labour force. However, adequacy of superannuation was a problem for most respondents. Dependence on the

Aged Pension was a feature of most plans for retirement funding whether partnered or not. A number of partnered women expected that despite continued involvement in the labour force, the combined superannuation balances of both partners would only augment their retirement income:

Nurse, unable to continue working as a nurse, Early Cohort, now aged 61:

...I have only worked part-time, I think I have about \$24,000...He has more than me because he has worked full-time. He has got \$200,000...its not stacks. We have seen a financial planner and he said that [we were going to be partly self-funded and partly government supported]. I haven't given up on the idea that I will get another job doing something. (Respondent 2)

Administrative Assistant, Late Cohort, now aged 60:

[Cutting back on work would reduce my superannuation savings]...I have been paying a bit extra into my super for quite a long time...[our superannuation] will not be enough to live on, but I guess, at some stage we will get some type of pension. (Respondent 18)

Commercial Manager, Late Cohort, now aged 56:

We both have super...but by no means do we have enough...I think losing my job that was one of the biggest things. My husband has [a disability] and is not likely [to work beyond 50]. (Respondent 22)

For other Baby Boomer women with partners, the lack of retirement funding supported the expectation that they would be totally dependent on the Aged Pension in retirement.

Baby Boomer women with the poorest levels of superannuation were those who had not attained early post-school qualifications, had experienced relationship breakdowns and had also raised, and in some cases were continuing to support, the children of those relationships. For these Baby Boomer women who are unlikely to be able to accrue enough superannuation to have an impact on retirement funding, acceptance that they would be reliant on the Aged Pension negated consideration of building superannuation as a driver of labour force participation.

8.5.3.5 Age

Age is both an 'attribute' and a 'driver' in the context of Baby Boomer women's labour force participation. This is particularly true of older or pre-retirement age women. Perhaps more than at any other time, the complexity of factors underpinning Baby Boomer women's retirement from the labour force, under duress or otherwise, are likely to reflect the growing importance of other age related considerations and the shift away from the predominance of economic capacity and opportunity as a driver of labour force decisions (Cleveland and Maneotis, 2012).

The reasons attributed to the retirement decisions of Baby Boomer women respondents differed significantly, evidencing the situational significance of influences on final decisions to withdraw partially or totally from the labour force at older ages. Some of the respondents cited factors that they felt, as older women, challenged their continuation in the labour force. These factors that threatened to reduce personal capacities acted as overwhelming disincentives in the work place and encouraged them view premature withdrawal from the labour force as a preferable option:

Nurse, Early Cohort, now aged 61:

The reason I left [work] I think, it is more like the way it affected me psychologically. It is like they chopped away all the things that we did...I kept my energy up and I was fine with clients but, the whole regime [was] like Stalin or something like that. Just the way people treated each other and the way they treated the clients and I just couldn't deal with it any more...I started to feel sick and I got palpitations and I just thought "No you are going to end up very unwell if you go back", so that's done. (Respondent 2)

Nurse, Early Cohort, now aged 63:

I was a case manager at the Northern Domestic Violence Service, I finished in November 2013...I crashed and burned. I was diagnosed with Post Traumatic Stress Disorder. (Respondent 10)

The absence of an alternative choice did not apply to other Baby Boomer women whose varied reasons withdrawal from the labour force were the result of deliberate and purposeful decisions to retire, often prior to official retirement age. In the main these decisions were supported by individual financial capacity resulting from the accumulated

benefits of capacity building resources and opportunities over the life course in combination with feelings of entitlement and doubt about the value of ongoing labour force contribution. For most of these women considerations of retirement did not include reliance on government funded income supports:

Teacher, Early Cohort, now aged 67:

My husband was made redundant at 60...but I had passed my Masters [and] I thought "No I am not ready, not yet, I want to use my masters", so I taught for another five years but by the time I got to 64 I was really struggling with aches and pains and I just got tired and tired. I [also] thought the generation gap is getting too big between me and the children and I'm really not on their wavelength, I think it's better if I just retire. (Respondent 1)

Domestic Worker, Early Cohort, now aged 69:

I was retirement age, so I thought "I've had enough". It's no fun, I wanted a life, while I still could otherwise...you couldn't go away or anything and, yeh, I had met a chap in Loxton...I was still managing the units when I started going up there and one of the owners proved that he was absolutely useless so, you know, I wasn't even able to go away for two days without hassles so I just decided to let it go. And I had been managing units for 24 years so I thought that was about enough. (Respondent 4)

Nurse, Early Cohort, now aged 69:

I was 60 when I left, it was my choice. I was worn out actually. The government is saying that you should go on until you are 70, I mean that's quite unrealistic, for the sort of work I did anyway. Nursing is very demanding physically and mentally. If you are ½ an hour late for an appointment, the patient could die...you have to be spot on. I think that if you have done 42 years full-time you have probably done your bit anyway. (Respondent 13)

8.6 Environmental Factors as Impacts on Baby Boomer Women's Labour Force Participation

If, in the context of the systems framework, personal level factors have the potential to intersect 'laterally', reinforcing or reducing impediments to labour force participation, the potential for 'vertical' intersection of factors is also evident in the environmental impacts that contribute to the building or reinforcement of barriers to labour force participation. Arising mainly from industrial and economic restructuring (Bittman et al., 2001) these

environmental factors have reshaped labour opportunities for Baby Boomer women entering or continuing in the labour force.

8.6.1 Occupational Redundancy

Occupational redundancy is often associated with forced changes in labour force statuses among older workers, particularly women. The mid to late 1900s labour force restructuring that accompanied the move from an industrial to a service based economy and the change in the skilling requirements associated with this change (Patrickson and Hartmann, 1995) led to experiences of redundancy for many of these Baby Boomer women at both occupational and organisational levels. Occupational redundancy, a response underpinned by technological advances that reduced the need for occupations founded on the repetitive manual processes often associated with administrative and clerical positions, certainly led to experiences of displacement from the labour force:

Clerical Worker, Early Cohort, now aged 65:

I went back into shorthand and typing and all that stuff in a typing pool...until I was made redundant at aged 40 or 41. (Respondent 5)

New Management, a feature of industrial restructuring that involved significant reductions in worker numbers in a new era of lean, mean commercial and organisational endeavour (Brooke and Taylor, 2005), also impacted Baby Boomer women:

Kindergarten Assistant, Early Cohort, now aged 70:

I was still a teaching assistant [in 2001], yes, I kept going. We were made redundant about three years ago, under the TAFE restructure. (Respondent 8)

Kitchen Hand, Late Cohort, now aged 58:

They didn't do any more meals, I know they only [re] opened about a year after that and now it's apartments [where the residents do their own cooking]. I was told "No more work", then I got a reference from them. (Respondent 19)

Those lower skilled occupations in which Baby Boomer women had proliferated and which had paved the way to labour force participation at a time when low skilled occupations were the backbone of industrial growth, were the occupations most commonly deposed in

the labour market overhaul ushered in by the shift from an industrial to a knowledge based economy.

8.6.2 Global Labour Markets

Labour force restructuring at the local level has been an outcome of wide scale international economic restructuring, the flow on effects of which were felt by many Baby Boomer women. These impacts, in the main, were on a larger scale than those affecting local level occupational losses and employment cuts. Commonly referred to as 'globalisation', these changes that saw national economic systems become part of new internationalised economic reality (Feenstra, 1998) resulted in the offshoring of low skilled labour in most developed countries (Cronin et al., 2004; Crinò, 2012). This led to whole organisations or substantial parts of organisations disappearing under the pressure of international competition or as an outcome of being subsumed into larger organisations. The outcomes of this corporate restructuring culminated in job loss for many employees:

Clerical Worker, Early Cohort, now aged 65:

[Our company] was closed...because it was bought out by [an international company]. ... Most of us in South Australia [lost our jobs], they got rid of all the old wood. I think there is only one person who was not replaced with their own staff. (Respondent 3)

Commercial Manager, Late Cohort, now aged 56:

We were sold to [a large multi-national corporation], which was a global company that wanted to come into the business [fertiliser sales]...I was the only one that understood the finance side and the stock and how we did things and contracts and reporting for external customers. [Eventually] they opened an Indian back office...they took all the international contract work...so people were made redundant. I finished work at the end of August...at the end of the day somebody just added up some numbers and said "You're going to go". (Respondent 22)

Administrative Assistant, Early Cohort, now aged 62:

I was made redundant and I had been with that Company for 21 years. The business closed...originally we were told 12 months and then it blew out to two years and I was there right until the end...doing accounts payable and receivable and decommissioning the buildings. (Respondent 12)

The effects of the internationalisation of the economy or 'globalisation', has had serious repercussions for continued employment and labour force participation of Baby Boomer women. Without the skills required to establish 'job fit' in a rearticulated job market, Baby Boomer women have been increasingly displaced from the workforce.

8.6.3 Ageism

The combined effects of economic and labour force restructuring have had a secondary effect that has negative implications for Baby Boomer women's labour force attachment, particularly in remunerative and stable statuses. Ageism, particularly by employers and recruiters in the labour market, has been a topic of some academic consideration (Chiu et al., 2001; Duncan and Loretto, 2004; Posthuma and Campion, 2009). Although the reasons cited by Baby Boomer women respondents as contributing to lack of success in gaining employment might be viewed, in the main, as speculative, there continue to be concerns that older age has negative implications in the job market. This is often evident in responses from recruitment agencies and the outcomes of direct applications:

Administrative Assistant, Early Cohort, now aged 62:

...I said this to one of the agencies, I feel that they send me along to these interviews as the obligatory old person so that they cannot be accused of discrimination and the business can't be accused of discrimination, I feel very strongly that they don't look at you as an employee because of your age... (Respondent 12)

Administrative Assistant, Early Cohort, now aged 63:

...one girl did tell me, she shouldn't have done...I rang to get feedback on my application...apparently they wanted younger people going into the sector. (Respondent 10)

Although ageism may not immediately impact labour force participation, like many other barriers it has the potential to discourage active job seeking by Baby Boomer women.

8.7 Maintaining, Increasing or Re-establishing Engagement With the Labour Force

The end effects of the actions and interactions of the plethora of factors influencing Baby Boomer women's labour force participation is, perhaps, most evident in the Baby Boomer

women respondent's recounted experiences of attempts to restore labour force status or return to the labour force following voluntary or forced partial or total disengagement from the labour force.

Baby Boomer women respondents of either cohort with lower levels of commitment such as caring, particularly those women without children and those who had gained qualifications in the three years following school, typically experienced only partial and/or shorter periods of disengagement from the labour force for either voluntary or involuntary reasons. However, re-engagement with the labour force for many of the respondents with high levels of personal commitments and/or without qualifications met with varying degrees of difficulty.

8.7.1 Early to Mid-working Life

For most women entering or returning to the workforce is a process of overcoming labour market and workplace challenges and barriers and this has certainly been the experience of Baby Boomer women in early to mid-working life. Economic conditions at the time of job search have certainly been influential on what labour force participation would look like for women in the lower skilled category:

Supermarket Worker, Late Cohort, now aged 52:

[I] worked in the local workforce in multiple part-time jobs because at the time, it was '81 or '82, there wasn't a lot of full-time jobs...so in order to earn enough income to survive on I worked in multiple jobs at the same time. (Respondent 16)

Whether returning to the labour force after voluntary or involuntary breaks, advances in technology have increasingly challenged many Baby Boomer women when returning to work. Foreshadowing the inevitable wide scale occupational losses previously discussed, women returning to work in their 30s and early 40s faced the challenges of reskilling to accommodate technological change. Initially, these women managed to reskill to meet

changed workplace requirements with minimal assistance:

Bank Clerk, Early Cohort, then in her 40s, now aged 67:

[When I went back to work] I was expected to be able to do what they did and I'd not even worked with computers and stuff like that...so I didn't get a lot of training, no, I just had to train on the job, work it out... (Respondent 11)

Administrative Assistant, Early Cohort, then in her 40s, now aged 64:

[Coming to terms with the new job] it's whatever the job entails and whatever in-house training they offer. (Respondent 7)

Although presented with obstacles to returning to work, early to mid-working life Baby Boomer women without established post-school qualifications tended, on the whole, to manage to overcome job search and workplace difficulties and to continue their participation in the labour force.

8.7.2 Later Working Life

The accumulation of advantage that has fostered personal capacity has meant that some Baby Boomer women have been better equipped to successfully negotiate active labour force participation through to later ages. In most cases this has reflected the apparent benefit of early post-school qualifications. Those with qualifications have, most often, accrued career experience through high levels of labour force continuity and limited or no reductions in labour force status. In some cases the addition of further qualifications has consolidated labour force capacities resulting, not only in ongoing labour force participation, but also more favourable labour force statuses with commensurate increases in remuneration and job security:

Nurse, Early Cohort, now aged 61:

I had been at [a private hospital] Oncology for a lot of years...I was really fortunate to be able to blend a couple of different jobs. In 2000 (the) coordinator of [a health study], needed somebody to help coordinate so she asked if I could help her part-time. So I worked at the [private hospital] part-time and did the [health study] part-time at [another major public hospital]. In 2007 my dream job came up in the South with Southern Adelaide Health. I worked in that for the last 7 years or more. (Respondent 2)

Nurse, Early Cohort, now aged 64:

The job I have done has been in cardiac so I have a Cardiac Certificate as well. I have worked in [a cardiac unit], it was 26 years [I have been working] in February, this year. I am the eldest now, I used to be the youngest...but they [my co-workers] are mainly in their 50s and there is me in my 60s. So it is an older age group working...and we have a lot of experience...a lot of cardiac experience so it is a good unit. We can work until we are 70, I guess I will retire when I feel like I want to.
(Respondent 15)

In other cases where women did not have the labour force resilience afforded by formal qualifications, recognised levels of experience or labour market demand, continuing in employment until later ages has often been a product of work place environments that support and promote work/life balance through the provision of flexible work arrangements and/or conditions:

Administrative Assistant, early 60s, Early Cohort, now aged 64:

[In my job] so long as you are fit and healthy and want to, you can keep going as long as you want...it's a good place to work, the boss is great, so he's very family orientated. You can get in when you want to and go out when you want to...it's a give and take thing. (Respondent 7)

Kitchen Designer, mid 50s, Late Cohort, now aged 55:

So they [my bosses] understand that I'm looking for a different kind of lifestyle, last year I wanted to go to Europe...[my boss] said "...you want to work, you don't want to work, you want to go on holidays you come back, you want to go for six months, you come back, you want to work 10 hours, you want to work longer, you do what you want, we will take you in whatever capacity you want". (Respondent 17)

Although the growing availability of flexible working conditions appears to reflect employer acknowledgement of the human resource value of flexibility, there is isolated evidence of changes in work place culture that actively support the value of older employees as vital to the ongoing success of an organisation:

Kitchen Designer, mid 50s, Late Cohort, now aged 55:

...I am currently working with a lot of young people and what they are trying to hone in on is the fact that I have got that older experience and they are the young ones, so they want it to meld as a company that they

will always have someone older to bring through the young ones and eventually I'll be retired and they will be the old ones and they will do it. They do like that mix. And I notice even with customers....and the younger one that I work with he notices too, as soon as an older couple comes in I look after them and I also get all the ethnic ones because they can't understand them because that comes with experience and slowing things down. He is very good with the young couples, you know, the yuppies and all that sort of thing so....it's a good mix. (Respondent 17)

Notwithstanding changes in workplace flexibility, for later working life Baby Boomer women who have experienced occupational redundancy and/or involuntary loss of employment and whose imperative for seeking work is based on financial need, labour force participation that in statuses capable of resolving financial need is not always easily achieved. For Baby Boomer women endeavouring to negotiate re-entry into the workforce in the 2000s when many of the women in this group were reaching their 50s and 60s, frustration and lack of the desired employment outcomes are emblematic of job search descriptions:

Clerical Worker, Early Cohort, then early 60s, now aged 65:

If I had been able to get a job...I tried packing because I thought "That's fitness, I can do night fill packing", I just went for everything and anything and couldn't get a job...I've got a stack like this [indicates about 16 cm] of emails I sent off [for jobs]. (Respondent 3)

Clerical Worker, Early Cohort, then late 40s, now aged 65:

So I was working for a government agency [recruitment agency] and that got closed. I was out of a job so I went to work [voluntarily]...temporarily while I looked for work...I was registered with a few agencies [but] I only worked spasmodically. (Respondent 5)

Administrative Assistant, Early Cohort, then early 60s, now aged 62:

I apply everywhere...[I have submitted applications] hundreds, over the last two years, well 18 months really. [Over that time I have had] probably only four or five interviews. (Respondent 12)

Administrative Assistant, Early Cohort, then early 60s, now aged 63:

I have applied for a couple of jobs recently and not even got to interview stage... (Respondent 10)

For many older Baby Boomer women the intersection of limited personal capacity and environmental change has not equipped them to negotiate a job market demanding skill levels usually associated with specific education pathways and youth. For these women who had often been able to rise to the challenge of early technological changes, labour force participation experiences are often an investment of effort without a beneficial outcome and growing self-doubt about their own value as employees:

Administrative Assistant, Early Cohort, then 50s, now aged 63:

I did try and get back into administration, but it had changed so much that nobody was going to let me in, because I was too old I suppose...
(Respondent 14)

Bank Clerk, Early Cohort, now aged 67:

[I don't think I could go back to work]...I don't think I would be capable of it. What jobs could I do?...I don't have the right office skills...in a supermarket you have to carry boxes...I am not capable of that.
(Respondent 11)

In the absence of appropriate upskilling, even securing employment does not assure employment security for Baby Boomer women:

Administrative Assistant, Early Cohort, now aged 63:

So you know it was heaps of stuff to learn in a very small space of time and there was a lot of pressure [in mortgage broking]. It was a totally new area for me, if I had have been given time to get used to the jargon, you know he would ask me to do something and I would go "What?"...I just found that I freaked and fell in a hole. (Respondent 10,)

Labour force participation is, in and of itself, an uncertain pathway to financial self-sufficiency for many older Baby Boomer women. For the many women whose life course experiences have resulted in the accumulation of disadvantage rather than advantage, the ability to attain labour force statuses that provide adequate income and the prospect of ongoing employment is profoundly limited.

8.8 Conclusion

The differences in the demographic patterns of labour force participation by Baby Boomer women of early and late cohorts support the finding that the type and effects of factors

influencing labour force participation by Baby Boomer women have had differing impacts across each of the age cohorts. Analysis of the experiences of early labour force participation reveals that expectations of transitioning to work immediately following the completion of secondary schooling were common to women of both age cohorts. Entering the labour force in the late teens was a common outcome, however, there was evidence over the life course that ongoing social and economic change resulted in temporally contingent labour force influences that differed for the two age cohorts.

Although increasing labour force participation among older women may be a primary policy objective, the key objective for older Baby Boomer women without alternative sources of income and/or assets is the achievement of economically and personally appropriate labour force statuses within labour force participation. The findings of this chapter are that Baby Boomer women's participation in the labour force in statuses capable of supporting financial self-sufficiency is highly dependent on the operation of capacities, commitments and drivers in reducing the contextual disadvantages of being a woman and older.

Although a decline in the devaluation of secondary education for girls saw increased levels of secondary school completions amongst late cohort women, the labour force benefits of education in increasing the labour force capacity of Baby Boomer women largely accrued from the completion of post-school education. For both age cohorts, early post-school education and qualification was found to be a significant determinant of labour force resilience and the ability of Baby Boomer women to maintain a labour market foothold, thereby maximising and increasing the likelihood of continuing labour force participation. This was not the case for on-the-job skilling, which, although a prevalent pathway to skill development across both cohorts, was linked to occupations that were particularly vulnerable in a restructuring economy where technological advances and new modes of labour management led to skill and occupational redundancy.

In exploring health as a capacity impacting labour force participation, both early and late cohort Baby Boomer women were more likely than their male counterparts to self-rate their health as 'poor'. Declines in health as a significant component of disability were found to be strongly implicated in labour force non-participation by Baby Boomer women in both

cohorts. Overall, findings were not sufficiently indicative of whether health declines preceded or followed difficulties achieving labour force statuses above unemployed and consequential economic stress.

The caring commitments of Baby Boomer women have often been cited as antagonistic to patterns of labour force participation. The most significant effects of caring on Baby Boomer women's patterns of labour force participation arose from partial or complete withdrawals from the labour force as a result of infant and child rearing. Complete withdrawal, longer periods out of the labour force and greater difficulty negotiating re-entry were most common among those with informal training whose roles were less flexible and skill sets more easily replaced. However, those women with post-school qualifications were often able to take advantage of flexible work conditions that enabled partial withdrawal and relatively easy re-instatement of preferred labour force statuses. Caring commitments for other family members, however, were less likely to result in changes in labour force participation. Although there were instances of total and partial withdrawal by early cohort women caring for elderly parents, an increasingly common approach to unpaid caring by Baby Boomer women was to treat caring responsibilities as secondary to labour force participation, fitting caring duties around work commitments.

A number of key 'drivers' are also associated with Baby Boomer women's labour force participation. Economic status was found to be an enduring determinant of labour force participation for Baby Boomer women over the life course. Although a strong driver of returns to the labour force following voluntary and involuntary withdrawal, economic status was also found to be a driver of non-participation when economic sufficiency makes way for other drivers including the desire or need to retire and non-remunerative commitments including caring and volunteering. Marital status was also found to be a significant driver with multi directional effects for Baby Boomer women. Marriage was an economic benefit for some that facilitated decreased reliance on the labour market and an economic burden for others when spousal disability or unemployment had decreased income and economic stability. Divorce was most likely to be a driver of labour force participation over the life course, particularly for older Baby Boomer women who often bore the economic burden of single parenting following divorces that often limited income

and depleted assets. Continued responsibility for older children is also cited as a driver of increased labour force participation among older Baby Boomer women of pre-retirement age who continue to pursue improved labour force statuses as a means of producing sufficient income to deal with the additional financial demands of dependent young adults.

Where development of capacity has been impeded and/or drivers are weak or absent the advent of technological advances and internationalised economies that have refocused and reformed national labour markets have increasingly reduced the potential of labour force participation to provide employment opportunities that meet the needs of many Baby Boomer women. The net effect of this lack of opportunity is to force women out into marginalised areas of the labour force or unemployment or to encourage them to withdraw from the labour force completely.

Chapter 9: Discussion and Conclusion

9.1 Introduction

The research questions underpinning this thesis have directed exploration of a number of key areas in the preceding four chapters. Firstly, the policy context that promotes extension of the working lives of older Australians as a means of avoiding the key problems relating to population ageing. Of fundamental importance is how this policy justifies its target population and specific groups within that population as appropriate to its aims of avoiding a projected decrease in the size of the labour force and increase in fiscal demand that is likely to result from population ageing. Exploration of the policy context also focused on stakeholder insights into the advantages and disadvantages of this policy, the current implications for older women and the potential impacts for this cohort, of future labour market opportunities and policy maturation and/or development.

A second area of exploration was the quantitative dimensions of labour force participation by the Baby Boomers, the generation spearheading acceleration of population ageing in Australia. Investigation of differences in labour force participation rates for Baby Boomer men and women focuses on a key diversity within the Baby Boomer generation and creates a context for the qualitative exploration of Baby Boomer women's past and current patterns of labour force participation. Finally, against this background of labour force participation trends, dominant labour force statuses and variables linked to the recounted experiences of a sample of Baby Boomer women were used as a source of subjective data that has added to our knowledge of the major influences on labour force participation by this cohort.

This chapter is comprised of two sections. The first discusses how the findings of this research enhance our understanding about the complex influences on labour force participation by Baby Boomer women. The second section presents the conclusions reached in addressing the research questions, with specific reference to the limitations implicit in the research as well as those areas which have been identified as requiring further research.

9.2 Baby Boomers and Labour force Participation

The exploration of secondary data related to labour force participation by Australian Baby Boomers informed the findings outlined in Chapter 7 that showed significant differences in the labour force participation trends for Baby Boomer men and women between 1966 and 2011. These findings are consistent with previous research that identifies a number of gender specific effects attributable to fluctuations in labour force participation over the life of Baby Boomer women (Preston and Burgess, 2003; Duncan and Loretto, 2004; Austen and Seymour, 2006). It was also found that although there have been dramatic increases in labour force participation rates for older women (46-65 years of age) between 1966 and 2011, there was a continuing gap between participation rates for Baby Boomer men and women. Not only were there differences in the labour force participation patterns of Baby Boomer men and women, there was also evidence of differences in the labour force participation patterns for early and late cohort Baby Boomer women.

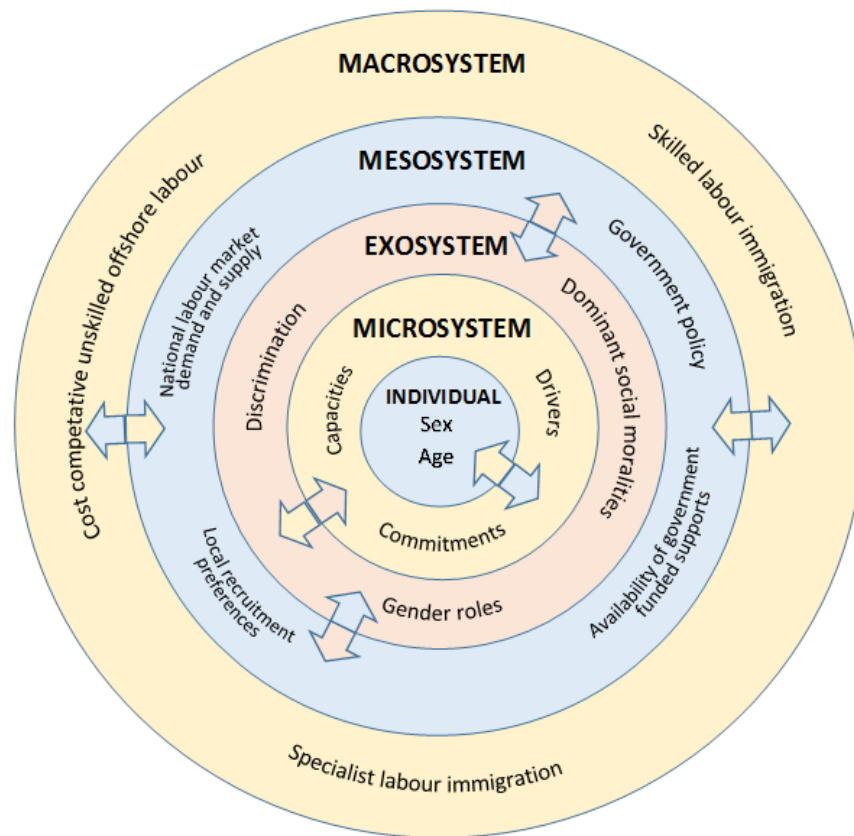
These differences in labour force participation patterns identified a likely variation in the type or intensity of influences on labour force participation experienced over the life course, not only resulting from diversity within the generation, but also within the cohort of Baby Boomer women. These differences warranted the more specific methodological and theoretical approach adopted in this thesis to identify how these and any additional factors impacted both the ability and inclination of Baby Boomer women to achieve labour force statuses that foster continued engagement.

9.3 A Systems Perspective of Baby Boomer Women and Labour Force Participation

This research found that factors influencing labour force participation amongst Baby Boomer women are often the product of actions and reactions between environmental factors and the flow on effects of these interactions on this cohort. Underpinning the discussion in this chapter, a systems framework enables assignment of the elements to various levels that are determined by the range and reach of their activity. The following diagram plots the relationships of the elements impacting labour force participation by

Baby Boomer women at macro (global), meso (national), exo (social) and micro/individual levels:

Figure 9.1: Systems Framework Diagram: Influences on Baby Boomer women labour force participation



Source: Original work by author based on Bronfenbrenner (1992)

9.4 Labour Force Participation by Baby Boomer Women – Individuals and Their Microsystem

The findings of this research emphasise the importance of individual level factors as the epicentre of Baby Boomer women's labour force participation rates. In terms of labour force engagement Baby Boomer women, at the individual level, can be characterised as having capacities, drivers and commitments that support or undermine attempts to participate in the labour force. The capacities identified in this research as being most strongly linked to labour force participation are education/qualification levels, health and socio-economic status. These capacities vary on an individual basis reflecting the effects of

experiences and opportunities over the life span that result in the accumulation of net advantage and disadvantage in negotiating labour force relationships. Also identified as influential at the individual level are those drivers that urge participation in or withdrawal from the labour force and those commitments that create an intrinsic tension between responsibilities for care and support and labour force activity. The combination of capacities, drivers and commitments predispose Baby Boomer women to either successful or unsatisfactory, depending on key drivers, engagement, reengagement or disengagement with the labour force subject to surrounding environments shaped not only by the interactions of elements at the various environmental levels, but also lateral interactions between elements within the same levels, all of which vest in effects at the individual level.

Whilst increasing labour force participation is the specified aim of the policy, participation itself is not a guarantee of either ongoing income or continued participation. It is the achievement of financially remunerative statuses (employment) within the labour force that will result in the continued engagement and financial self-sufficiency envisaged by the policy. Finding work, in turn, is a definitive product of the flow on effects at the micro level of the combined effects of element interaction within and between the exo, meso and macro levels of the system.

9.4.1 Capacities

At each point in the life course the results of accumulations of advantage or disadvantage vest in the development of human capital that increases the value of individuals as a human resource (DiPrete and Eirich, 2006). Human capital from a labour market perspective results from the combination of capacities that contribute to the 'fit' of an individual to labour demand (Becker, 1994). An evolution in perceptions of gender roles that has taken place over the life span of Baby Boomer women, has variously assigned them primary responsibilities as mothers, wives and homemakers and then, increasingly, as paid workers and income producers. This evolution has led to quantum shifts in the capacities required to meet changing expectations of women's roles, particularly at later ages.

9.4.1.1 Formal and Informal Education - benefits and limitations

For Baby Boomer women, capacities are significantly implicated in building resilient and remunerative statuses within the labour force (Kelley, 2001; Kerr et al., 2002; Smith, 2010). In the context of labour force participation and employment, non-school education and the achievement of professional qualifications was found to be the most significant contribution to individual capacity and the fortification of women, over the life course and as older participants, against some of the more onerous labour force outcomes resulting from social, political and economic activity.

It was found that one of the most significant labour force related outcomes of post-school education among Baby Boomer women was more consistent patterns of labour force participation over the life course than was the case for those women without post-school education. This level of consistency owed much to the 'participation friendly' features of the professional occupations most commonly found among Baby Boomer women, such as nursing and teaching. These professions, over the life span, have provided opportunities for ongoing education and skill enhancement and have experienced consistent labour market demand, higher levels of remuneration and a level of workplace flexibility more suited to the demands of child rearing and family care.

Notwithstanding the findings that post-school education and qualifications are beneficial in the context of labour force participation, the advantage of higher education was not one common to the majority of Baby Boomer women. Despite academic claims that Baby Boomer women have been the beneficiaries of improved levels of education when compared to previous generations, the statistical evidence clearly shows that the majority of Baby Boomer women's formal education ended with the completion of secondary school. For both early and late cohort Baby Boomer women, the largest labour force participation category at the time of the 2011 Census was for those women without formal qualifications. For women in this category, where remuneration was lower and workplace flexibility less likely, occupational and skill redundancy had resulted in marginal attachment to the labour force for many Baby Boomer women.

The benefits commensurate with improved levels of education, variously identified as providing improved motivation to work (Chapman et al., 2001), greater access to paid work (McDonald, 2011) and increased tendency to investment in superannuation (O'Loughlin et al., 2010) may be generalised to the wider Australian population, but need some qualification in the context of gender and generation. Baby Boomer women participants of both early and late cohorts and at all levels of education and skilling described entering the labour force and taking on paid work as the expected progression following the completion of formal education. Motivation to work was strong across the respondent group immediately following school, but fluctuated over the life course as a result of gender specific factors not related to education, such as responsibilities for child rearing and caring for family members.

The benefits that resulted from the greater ability of Baby Boomer women with early post-school qualifications to achieve more stable patterns of labour force participation over the life span is certainly more likely to be associated with accrual of advantage in the form of assets, savings and superannuation balances. The completion of secondary education, the main area of educational improvement for Baby Boomer women (Moore, 1987; Kelley, 2001), could not be specifically linked to the stable patterns of labour force engagement or statuses likely to deliver greater financial security. Although completion of early post-school education was linked to improved patterns of labour force participation in secure and remunerative statuses, with the potential to accumulate superannuation, savings and investments, the timing of post-school education and qualification was crucial to economically beneficial engagement with the labour force. A significant finding was that post-school qualifications obtained as mature aged students were not substantively linked to improved patterns of labour force participation, particularly after the mid-40s, or labour force participation statuses likely to improve older economic self-sufficiency.

9.4.1.2 Health

The findings of this research were consistent with findings of previous studies (Andersen et al.; Zhang et al., 2009; Buckley et al., 2013). The findings from the analysis of HILDA data that disability and poor health were negatively associated with labour force participation

among Baby Boomer women were reinforced by interview data from respondents not currently in the labour force. For these women impaired health was the most common reason given for partial or complete withdrawal from the labour force with early cohort women more likely to suffer with health problems resulting in complete withdrawal. The emergence of both physical and mental health problems at earlier ages was significantly implicated as a disadvantage also likely to disrupt patterns of labour force engagement and undermine individual capacity to participate in the labour force at older ages.

The role of health as a determinant of Baby Boomer women's labour force participation is also evidenced in the tendency of older women to remain in or return to the labour force if a husband or partner experiences health decline that requires a reduction or cessation of involvement in work. Consistent with the findings of Gong (2010) , who classified this occurrence as one of the income 'shocks' likely to increase labour force activity for other family members, it was also evident that in making decisions related to compensating for loss of income by partners, labour force status at the time of a partner's incapacity was a significant determinant of the success or failure of these decisions.

9.4.1.3 Socio-Economic Status

The operation of socio-economic status in building capacity to negotiate labour force participation is less straightforward than the capacity building effects of formal education and health. Socio-economic status amongst Baby Boomer women respondents was found to be influenced by other capacities and operated as both an incentive to participate in and disengage from the labour force. The effect of socio-economic status described by Baby Boomer respondents as influencing early patterns of labour force participation was a somewhat different experience for early and late cohort women, particularly in relation to decisions around child rearing. For early cohort women, the 'sufficiency' of partners' earnings and an obvious dominance of male-breadwinner models as a basis for decisions, underpinned by social constructions of family life, had encouraged many of the women to withdraw from the labour force during the infancy of their children. Late cohort women, on the other hand, were more likely to describe the influence of socio-economic realities

of the income levels required to support life style choices as putting significant pressure on women to minimise breaks from the labour force.

For Baby Boomer women socio-economic status has been a powerful motivator of labour force participation in challenging economic environments that undermine net worth, such as the GFC (National Seniors Australia, 2012). However, satisfactory or a better than satisfactory socio-economic status at any time over the life course has empowered some Baby Boomer women to make labour force decisions that do not always accord with economic and political pressures to engage with the labour force.

9.4.2 Drivers of Labour Force Participation

The drivers identified in this research can be described as the essential motivators of labour force participation. Findings included individual views of labour force participation as a social input or contribution that was directly associated with individual decisions to participate in the labour force. Additional drivers included socio-economic status and retirement and their operation as either motivators of labour force participation or withdrawal and labour force discouragement which has been found in the literature to be implicated in labour force non-participation (Lenten, 2000; Gray et al., 2005).

9.4.2.1 Social Connection and Contribution

Social connection or the building of social capital, which is recognised in the literature as a determinant of engagement in work (Brook, 2005) and therefore labour force participation, was sparingly evidenced in the findings. Although not found to be significant drivers over the life span, and certainly not drivers of participation for women not in the labour force, socially rewarding workplace relationships with management and fellow employees were not uncommon in workplaces where there was obvious support for employees. This was often the result of an organisational culture that supported employee needs in relation to family demands, personal difficulties and future retirement plans. The building of bonds within the workplace also fostered strong feelings of loyalty and continued commitment to the workplace and work colleagues.

9.4.2.2 Financial Security

Amongst Baby Boomer women respondents, financial security had, in the past, and continued to be the most common basis for decisions related to labour force participation. Not only were decisions about whether to participate guided by financial necessity, so too are decisions about how to participate.

Child rearing - Decisions relating to the provision of care for their own infants and children was most often a product of subjectively assessed family affordability. Even when partners were employed, financial pressures were often cited as the reason for Baby Boomer women's return to the labour force or to previous labour force statuses within one month to five years of a child's birth. For professional Baby Boomer women of early and late cohorts with occupations that would provide the flexibility to do so, changing labour force statuses within their existing employment, for example from full-time to part-time employment, was most common. This was less disruptive to income levels and ensured that labour force engagement continued within their chosen profession.

Explaining the more pronounced decrease in labour force participation of early cohort Baby Boomer women during their 20s and 30s shown in the census data, Baby Boomer women respondents in this cohort confirmed that they had more often withdrawn completely from the labour force to rear children. In contrast, and supporting the trends in Census data, it was less likely that late cohort women would withdraw from the labour force for sustained periods to rear children, despite the availability of unpaid maternity leave from 1979 (Whitehouse et al., 2007; Australian Institute of Family Studies, 2013). For late cohort women, depletion of household income for the purposes of raising infants and children was seldom viewed as sustainable even when partners were in secure full-time or contract employment. Women in this cohort described returns to the labour force after breaks of as short as one month, into jobs that, due to the pressures of immediate need, often did not build on previous skill sets or provide equivalent remuneration.

Predominantly a factor amongst late cohort women, continuing provision for older children was viewed as a threat to financial self-sufficiency of women, both pre and post-retirement. Whether partnered or single the ongoing responsibility for older children as Baby Boomer

women and their partners get closer to retirement age, put increased pressure on women to remain in the labour force. The possibility of achieving only marginal attachment was seen as a frightening reality that would severely impact individual ability to manage the inflated costs of living, reduction of indebtedness and accumulation of assets needed to face older age.

Marital status - Although marital status was not found to be a significant determinant of labour force participation amongst older Baby Boomer women, changes in marital status over the life course were found to significantly impact patterns of labour force participation among Baby Boomer women respondents. The effects of changes in marital status differed for women of early and late cohorts. Early cohort women described changes in marital status from single to married, in some cases, as leading to a reduced involvement in the labour force as a result of the new demands of maintaining a home. For some early cohort women this was quickly followed by withdrawal from the labour force following the birth of a child. However, this was seldom the case for late cohort women for whom marriage was not usually associated with changes in labour force participation or status.

Although, Gray et al. (2006) found that there was an increase in the occurrence of part-time employment among Australian mothers, for Baby Boomer women respondents of both cohorts, changes in marital status from married to divorced, almost always resulted in re-engagement with or increased attachment to the labour force. This was largely a response to the most commonly cited outcomes of divorce; primary physical responsibility for children, dramatically decreased income and reduced assets, which radically increased household financial stress for separated and divorced women. The need for additional income to meet the financial requirements of their altered marital status was a powerful driver of labour force participation. In many cases this required compromises that would have repercussions for older labour force participation (and financial self-sufficiency).

9.4.2.3 Retirement

The fact that superannuation only accrues during periods of paid work, has further disadvantaged Baby Boomer women whose patterns of labour force participation have been compromised over the life course (Jefferson, 2005). In addition, the lengthy and piece

meal approach taken to the development of a comprehensive and universal superannuation system in Australia, has mitigated against secure retirement funding for all Baby Boomers but particularly for women (Kelly and Harding, 2004; Hunter et al., 2007; Humpel et al., 2009).

Amongst the Baby Boomer respondents, even those with partners who had had a more sustained pattern of labour force participation and access to full-time work, it was found that there was an overwhelming lack of confidence in their ability to be or remain financially self-sufficient in retirement. For most, the Aged Pension will totally or partially fund retirement after the Aged Pension qualification age. The most common reason cited, by Baby Boomer respondents, for a reliance on the Aged Pension was the insufficiency of superannuation balances at retirement. Superannuation balances were particularly poor for those who have had to withdraw from the labour force prior to Aged Pension eligibility age and use superannuation accumulations to fund this period when only meagre welfare entitlements⁴⁷ are available.

Whilst some early cohort women retired at the same time or shortly after their husbands, prospects of total reliance on the single rate Aged Pension, following gender parity changes to women's Aged Pension entitlement age (Nielson, 2010), had encouraged most women to remain in the labour force, even if only casually, until they reached pensionable age. Very few late cohort women cited spousal retirement as an influence on labour force involvement.

For both cohorts, the availability of superannuation balances capable of supporting financial self-sufficiency prior to Aged Pension qualification age, certainly influenced early withdrawals from the labour force. For women in this fortunate position, most of whom had experienced more stable patterns of professional level participation in the labour force and sustained higher levels of income, the demands of more senior positions, compromised energy levels, poor health and/or perceptions of poor job fit as they became older, were found to motivate early retirement. Even when there was the expectation that private

⁴⁷ Prior to Aged Pension eligibility age the only welfare payment available to older Australians who are not able to find work is the Newstart benefit which provides approximately \$500 per fortnight.

funding would not last and that later retirement would be funded by the Aged Pension, the immediate availability of income and a strong motivation to retire encouraged disengagement from the labour force.

9.4.2.4 Labour Force Discouragement

The analysis of 2011 census data showed that over 52 percent of early cohort Baby Boomer women were not in the labour force. Whilst Baby Boomer women had started to reach Aged Pension eligibility age in the six months preceding 1st July, 2011 and other early cohort women were retired at ages younger than 65 years of age, this does not account for this very high percentage. Both this rate and the lesser though still significant 25 percent for late cohort women together with the unexpectedly low levels of unemployment suggest the influence of another factor. The statement by Gray et al. (2005) that there is a “...relatively high propensity for the unemployed to become non-attached is especially evident among...older groups” (p.11), is certainly the case for Baby Boomer women.

Discouragement, or withdrawal from the labour force following persistent lack of success in finding employment was found to be a significant factor for many of the women respondents of both cohorts whose experiences of older labour force participation had resulted in poor employment outcomes. Decisions to disengage from the labour force and rely on available government funded income support, Newstart, until reaching Aged Pension qualification age, was not uncommon amongst those women who had a history of battling job loss and unemployment. The level of this payment, which was not originally conceived by the government as a solution to long-term unemployment of workers marginalised by immutable factors such as age and gender, provides only a minimal level of income (Morris and Wilson, 2014) which is well below the poverty line (ACOSS, 2016). However, for some women this meagre income also offered some respite from the overwhelming sense of defeat accompanying continued unsuccessful attempts to gain employment⁴⁸.

⁴⁸ In a concession to older age, the usually high levels of compliance required by prime aged Newstart recipients, has been waived for recipients over the age of 55 years (Australian Government, Department of Human Services, 2016)

Often viewed as a 'pull' factor in the context of efforts to increase older labour force participation, discouraged Baby Boomer women have been able to take advantage of the option of doing volunteer work or a combination of paid and volunteer work for only 30 hours per fortnight as an alternative to the stringent activity requirements demanded of prime age recipients (Australian Law Reform Commission, 2012).

9.4.3 Commitments

Although the social conception of women's roles since the 1960s might have changed to embrace the value of women's work as a contribution to GDP, the caring demands and expectations of women have changed more slowly (van Egmond et al., 2010). As governments have continued to move away from responsibility for the provision of supports and services for chronic disability and poor health, older people and young children, Baby Boomer women have had little choice but to step into the breach and increase their provision of unpaid care for family members (O'Loughlin et al., 2017; Phillips and O'Loughlin, 2017).

9.4.3.1 Unpaid Care

In 2010, over half a million Baby Boomer women were providing informal care (Carers Australia, 2010). Not only are they well represented among informal carers, this cohort of women have and continue to provide informal care that is often a complex arrangement of overlapping commitments. Many Baby Boomer women respondents juggling multi-generational care demands while under pressure to participate in a labour force where worker flexibility is more often a condition of work than workplace flexibility, often found this difficult. Balancing the competing demands of labour force participation and care provision was most often resolved over the life course through compromises that, for early cohort women, favoured care provision and for late cohort women, assigned a higher priority to economic contribution.

This tendency is also reflected in the demographic profile of this cohort in 2011, discussed in Chapter 8, which shows that a greater proportion of early cohort Baby Boomer women were providing care and that a significantly larger proportion of that cohort providing care,

was not in the labour force. However, the interviews with Baby Boomer women respondents suggested that it was more likely that women of this cohort who were not in the labour force in 2011, had made decisions to withdraw from the labour force for reasons other than caring, irrespective of their care provision status⁴⁹. On the other hand, the greatest representation of care provision amongst late cohort women was amongst employed women. The women respondents of this cohort, most of whom did not have qualifications, described a lack of workplace flexibility that would have provided opportunities to reduce the time and family pressures associated with caring commitments.

For late cohort Baby Boomer women without qualifications who are still in the labour force, the increasing casualisation and fragmentation of work structures (Earl et al., 2017) would, at first consideration, seem to offer the option of selecting hours that accommodated the demands of unpaid care provision. However, for late cohort Baby Boomer respondents, the insecure nature of this labour force status encouraged the prioritisation of work over care provision, which, in the main, did little to reduce the inherent tension between caring and labour force participation. Whilst more secure employment, occasionally offered some concessions to caring as a result of more supportive workplace management, the majority of women respondents in this category were reluctant to reduce work commitments or request workplace support for care provision, even when the need for caring support for family members was high. The consignment of care commitments to a secondary status fitted around work requirements, further attests to the beliefs of many older women that reflect Hakim's (1992) characterisation of 'grateful slavery' and the struggle to hold onto work and the financial benefits it delivers in job markets to which they are often only peripherally attached.

9.5 Social Influence – An Exosystem

The distinct differences seen in Baby Boomer women's patterns of labour force participation can also be attributed to significant changes in the environments impacting

⁴⁹ Women in this category most often cited labour force discouragement or early retirement as the reasons for withdrawal and the greater availability of non-work time as an opportunity to increase caring commitments.

labour force participation. There is no doubt that ideological shifts in the social construction of women's and men's roles which began in the 1960s have played a major role in the determination of Baby Boomer women's work trajectories. These shifts reflect changing ideology in a number of locations including the labour market, government and amongst women themselves who, over time, have viewed choices to be involved in paid rather than unpaid labour, as a right.

9.5.1 Gender Roles

For early cohort Baby Boomer women respondents, the expectation that child birth would require withdrawal from the labour force was common and usually based on personal preferences to provide primary care for their children during infancy. The duration of withdrawal was variable, with unqualified women more likely to take extended breaks from the labour force, showing the effects of the increased capacity to follow personal preferences despite social preferences.

No doubt the decreasingly restrictive social view of women's roles that materialised as a response to the 'revolutionising' changes of the second half of the 20th Century (Goldin, 2006), led to a somewhat different environment for late cohort women. For respondents of this cohort, economic loss as a result of labour force withdrawal was overwhelmingly cited as the reason for returns to labour force participation very short periods of maternity leave.

9.5.2 Dominant Social Moralities

The statement that "...personal agency operates within a broad network of socio-structural influences" alerts us to the fact that the primary limits on the activities of individuals are social (Bandura, 2001, p.266). Strawson (2009) suggests that social moralities are the social constructions of the ideal individual that reinforce social preferences. The role of social construction as an influence on labour force activity by Baby Boomer women is evident in the labour force experiences of this cohort, particularly in relation to gender roles. Descriptions by both cohorts of the expectation that they would enter the labour force as

soon as they left school, suggests that social preferences encouraged labour force participation by school leavers including young unmarried women.

Social views that domesticity rather than paid work was the appropriate choice for married women in the first half of the 20th century (Goldin, 2006) had certainly ceded to a less restrictive view of married women's responsibilities by the time Baby Boomer women were entering the labour force in the 1960s. Decisions by Baby Boomer women respondents to leave the labour force when marrying were not frequent and only occurred in rare instances where the oldest of the early cohort women encountered workplace regulations excluding married women from participation in the workforce.

Despite the moderation of dominant social moralities that facilitated the increasing movement of married women into the labour force, social views of working mothers (Scarr et al., 1989), encouraged by policy preferences at the time (Brennan, 2007(a)), were more enduring in their continued promotion of the responsibility of mothers to remain at home as the primary carer for children. The progress of social views in relation to motherhood correlate with the decreases in labour force withdrawal noted in the comparison of patterns of participation for early and late cohorts of Baby Boomer women.

However, with the progression of time new social moralities have emerged that starkly contrast with earlier social determinations of appropriate levels of labour force engagement for women at various stages and ages. These new moralities, which stigmatise non-participation have emerged to endorse the view that women of all ages have an obligation to participate in the labour force. Without question, the activity behind these new moralities generates in the mesosystem where government ideology is instrumental in shaping the social exosystem.

The changes in social moralities around women and work are clearly demonstrated in the shifting position taken to women's roles during the Howard government (1996 to 2007), and the influence of this shift on Baby Boomer women (Brennan, 2007(a)). Continuing the traditional perspective of women as mothers the Howard government's initial preferences legitimised Howard's personal and very conservative views of 'family' that saw the primary role of women as wives, mothers and homemakers rather than workers. This view

continued the social moralisation of the role of women as wives and mothers that was described by early cohort women respondents as a significant influence on their labour force decisions when they had young children.

In contrast, late cohort women respondents were more likely to have been influenced by a new social morality that arose during the latter years of the Howard government with the increasing traction of the pro-work views of Peter Costello. Arising in response to recognition that declining birth rates that foreshadowed a dwindling labour force, Costello recognised the benefit of increasing the number of women in the labour force. The movement away from previous 'breeding creed' (Summers, 2003) conceptualisations of women's roles to encourage women's participation in the labour force occurred in a climate of renewed vigour in relation to welfare dependency and the provocation of a social response through the characterisation of able bodied Australians who chose not to work as 'bludgers'.

No less than any previous government policy direction urging social change, the continued push by Australian governments to increase the labour force participation of older Australians has urged the populace to reconceptualise social moralities relating to older women. Rather than moralising older age as an age of entitlement to increased leisure time, a traditional notion born at a time of shorter life spans, older age has been socially recast as a time of continuing labour force engagement as both a social obligation and a personal benefit (OECD, 2008; Advisory Panel on the Economic Potential of Senior Australians, 2011; Deloitte Access Economics, 2012; Australian Institute of Management, 2013; Kalache, 2013; Productivity Commission, 2013). Whilst most of the IGRs have been proactive in promoting this view (Commonwealth Government of Australia, 2003; 2007; 2010) , one IGR appears to have taken moral suasion to a new level through its vilification of labour force withdrawal prior to Aged Pension qualification age (Commonwealth Government of Australia, 2015).

Presenting as a particularly political document that is far from objective, Kendig and Woods (2015) suggest that without reform this IGR (Commonwealth Government of Australia, 2015, p.219) is an inadequate "...platform for debating a real agenda of productivity

reforms...”. The video promotion of this IGR, released to commercial television to coincide with the release of the report, presents Dr. Karl Kruszelnicki, a popular television personality, as a spokesperson authoritatively endorsing, amongst other things, the need for older Australians to remain in or return to the workforce to help avoid the problems associated with an ageing population. As inadequate as these documents may have been in encouraging helpful debate, this ‘offensive’ has identified older Australians as a problem in the context of labour provision and social supports. This very public encouragement of the public to engage with government expectations of older Australians reinforces moralistic social rhetoric not only in the social sphere but amongst Baby Boomer women themselves. This is particularly so for those women for whom the life course accumulation of disadvantage in the context of labour force participation, has resulted in statuses that are more likely to be viewed negatively at the social level.

9.5.3 Discrimination

There is no doubt that transitions from work to retirement for Baby Boomers have been socially and personally reconfigured to include relationships with the labour force that are more varied than the simple options of working or retired that were typical of previous generations (Byles et al., 2013). However, notwithstanding these changes, another factor that has continued to influence Baby Boomer women’s relationship with the labour force as they age is discrimination that devalues older women as employees (Ryan, 2011). This social conceptualisation, which flies in the face of the social morality that supports the civic value of work over leisure, is one that has its origins in attitudes that continue to be reified in the workplace environment (Loretto and White, 2006). For Baby Boomer women, experiences that highlight the labour force problems associated with age and gender, reinforce views that the labour market has a strong preference for young, flexible and tech-savvy employees.

9.6 Governments and Labour Markets – The mesosystem

The mesosystem is the location of a number of elements with primary functionality in the labour force experiences of Baby Boomer women over the life course and as older workers. Government policy, as previously discussed, is a significant determinant of labour force

participation by older women and policy rhetoric is an influence not only on the individual but also on the society in which these women live and work. Government policy also has effects on other elements at the meso level; government funded income supports, national labour market activity, and, consequentially, recruitment preferences, all of which put pressure on economic realities of Baby Boomer women's lives.

9.6.1 Government Policy

Government policy, as previously discussed, has been a powerful force in shaping Baby Boomer's relationship with the labour force. Over the life course Baby Boomer women have been subjected to shifts in government policy direction that vacillated between support for women as homemakers, wives and mothers and then, alternatively, as workers and income producers. These changing policy environments have in part been a counter to women's own changing views of their roles. However, the response of Baby Boomer women to policies that initially focused on the importance of ensuring continued natural population growth and then changed under the influence of economic rationalist culture to recast women as workers in a globalising economy are, at least in part, reflected in the patterns of labour force participation for both early and late cohorts.

Although not all Baby Boomer women have been adversely affected by these changes over the long-term, those women without formal qualifications whose skills were a good job fit in the occupationally segregated labour markets of the 1960s and 1970s (Blackmore, 1992) have found it increasingly difficult to engage effectively in the labour force (Larner, 2000). This is due, in no small part, to the inherent contradictions of Government policy that impacts both labour force activity and labour force participant activity. As government policy has moved to increase older labour force participation it has also taken action that has removed sections of the labour force that have historically provided work for lower skilled Baby Boomer women.

The deregulation of labour provision may have facilitated competitive engagement in the new laissez faire global economy, but it has also paved the way to the redundancy of many lower and work place skilled occupations. As the local demand for unskilled labour has been replaced by increased investment in advanced technology (Manning, 2004) and more

cost effective offshore labour sources (Grossman and Rossi-Hansberg, 2006; Baldwin and Robert-Nicoud, 2007), Australian Baby Boomer women have been pushed out of the labour market and work for older women has become scarce.

9.6.2 Availability of Government Funded Supports

Whilst the conception of policy has impacts at the individual level as a result of altered social perspectives, it is the implementation of policy that has the most profound driver of attempts to engage with the labour force and the consequences of failing to do so. As tax incentives and social security constraints leveraged policy aims and encouraged the prioritising of domestic duties related to home making and child rearing particularly amongst early cohort women, the increased government financial support for childcare and the removal of tax and welfare disincentives relating to second income earners, encouraged Baby Boomer women to view labour force participation as the preferred role for prime aged women.

The same approach of constrained availability of government funded income supports to leverage increased labour force participation by older women has certainly encouraged older labour force participation. However, for Baby Boomer women of both cohorts who have failed to engage in statuses providing a liveable wage, reliance on the highly residual Newstart payment, with or without the requirements for compliance, has often had the effect of placing these women in poverty with little prospect of improved income until they reach Aged Pension qualification age.

9.6.3 National Labour Markets and Recruiting Preferences

Whether employer preferences for employees are guided by the forces of competition or perceptions of 'job fit' that favour employees other than women who are older, Baby Boomer women report discrimination in the labour force as a primary factor in preventing engagement in the labour force in statuses that avoid discouragement and withdrawal (Australian Human Rights Commission, 2016). In a labour market where the principles of 'just in time production' (Swanson and Lankford, 1998) support increased casualisation and employee preferences reflect the increasing competition of a global production, Baby

Boomer women are marginalised not just by their age and skilling levels but by gender based assumptions of career development, which by extension influence the social perception of the value of older women as employees. Government proffered financial incentives for employers and recruiters who employ older Australians are likely to be confounded by the economic reality of open market economies and the perception of producers and service providers of the employment pre-requisites most likely to lower overheads and maximise productivity.

Although some Baby Boomer women respondents without qualifications have been able to find casual employment, the reduced availability of casual employment over time was felt to be an outcome of increasing age and the availability of younger women capable of doing the same work. The availability of more secure employment was almost entirely restricted to women with early post-school qualifications, most of which had been affected by occupational segregation, but had withstood the restructure of the labour market such as nursing and teaching. Far from providing the workplace flexibility that would decrease the challenges of Baby Boomer women's ongoing involvement in care provision, also a result of policy pressure, employee flexibility was found by most women to be a more important aspect of labour market demand.

9.6.4 A Global Economy – The Macrosystem

The effects of elements at the global level are felt at all levels of the system. The recommendations of international governance bodies including the World Trade Organisation, World Bank and OECD (Iredale, 2001; Olssen and Peters, 2005; Woodward and Simms, 2006; Robinson, 2008) promoted the incompatibility of welfare provision and free market trade. At the national level, evidence of the policy convergence of global and local ideology is very apparent in the emergence of Australian workfare policies in the mid 1990s that discouraged welfare dependence amongst working aged Australians (Burgess et al., 2000). The reach of this policy direction was eventually extended to include older Australians in the 2000s, also a reflection of the rescoping of 'active citizenship' at the global level (OECD, 1998). Although the benefits of this policy approach might have succeeded in reducing fiscal demand, it is abundantly clear that the ability of marginalised

population groups including Baby Boomer women to prosper in this changed environment is limited.

As capital has moved offshore seeking sources of cheaper labour (Cronin et al., 2004), specialised labour (Coe, 2007; Nathan, 2007) and favourable conditions of production (RoyChowdhury, 2004), local job markets have restructured to embrace leaner methods of production. The outcome of this restructure has been the severely restricted availability of work opportunities for those predominantly lower skilled older female workers whose life course experiences have led to net deficits in the context of the current labour market demands. The onshore flow of specialist and skilled labour facilitated by both the deregulation of migration processes in support of a wider pool of labour for Australian business (Hugo et al., 2003) and by the availability of higher levels of remuneration in Australia than in countries of origin (Iredale, 2001), have also reduced the availability of work for local workers whose characteristics marginalise them from the labour force.

Although many qualified Baby Boomer women have navigated their way through the effects of economic and industrial restructuring, the outcome of globalisation for some Baby Boomer women who, despite a lack of formal qualifications, have progressed to management in local businesses has been dramatic and discouraging. As the forces of international competition have precipitated national and local corporate takeovers and/or business closures, these women have moved from long-term job security to job insecurity. Despite recognition of high levels of transfer skills accumulated over years of employment, Baby Boomer women have found themselves discarded by recruiters and employers as either lacking industry specific experience for higher level administrative positions or being over qualified for lower level administrative positions. Many of those without formal qualifications who continue their participation in a labour force without achieving a status capable of providing adequate income, now face the inevitability of discouragement and withdrawal.

9.7 Study Strengths and Limitations

The aim of this study was to explore the labour force experiences of older Baby Boomer women following the introduction of policy directing increased labour force participation.

This included exploration of their past patterns of labour force participation and the role of variables associated with the accumulation of labour force related advantage over the life course as a determinant of older labour force participation.

Consistent with the scope and the mixed methods approach of this study, a descriptive statistical approach was used to provide a quantitative background for the predominantly qualitative findings and conclusion. This did not involve presentation or discussion of measures of variability or the development of statistical models. Further studies could develop and refine the quantitative perspective begun in this thesis.

There were also some limitations on the quality of the primary data. Although letters of invitation to participate were sent out to a random sample of Baby Boomer women, there were more early cohort women respondents than late cohort women who responded. This was not unexpected due to the time commitment required for the interview process which was more likely to attract women with lower levels of commitments, both work and personal.

Other limitations resulted from the finite scope of this research. There was insufficient data to further expand on findings relating to mature age qualification, a comparison of the productivity of older Baby Boomer women in the labour force and whether there were health outcomes of withdrawal from the labour force and whether outcomes reflected individual choice or lack of choice. The theoretical considerations were also limited to those that directly related to the factors under exploration but could be expanded in future research and further research using/including an alternative theoretical lens such as labour or feminist theory would provide additional perspectives on the issues impacting labour force participation by older women. Further exploration of the labour force experiences of successive generations of older women; Generation X, Generation Y, and how they compare with the experiences of Baby Boomer women would provide additional depth to our understanding of the operation of policy on labour force participation by women over the life course.

Despite these limitations, this study contributes to the debate of a topical concern related to population in Australia. The qualitative primary data collected in this study adds another

perspective to the predominantly objective perspectives that are most commonly found in the literature that focuses on Baby Boomer women and their relationship with the labour force, increasing our understanding of the range of and reasons for outcomes that occur at the intersection of individual level advantage and disadvantage with the labour force.

9.8 Conclusion

The findings of this research contradict the often optimistic view presented in the literature and the media, of all Baby Boomers as better educated, wealthier and with greater prospect of self-determination in older age. This view fails to acknowledge that although these advantages might be associated with the generation as a whole, their distribution is far from even across many of the cohorts that make up this very large population group:

Contrary to their image as successful and self-satisfied, many Baby Boomers nurse a sense of disappointment, a barely articulated sense that it was not meant to turn out this way. And the perception of Boomers as the “lucky generation”, happily pioneering a trend towards the end of retirement, is simplistic and misleading. The “unprecedented wealth” of the boomers is something reserved for a small portion of the generation. (Hamilton and Hamilton, 2006, p.11)

The systems framework perspective of this thesis has enabled an overview of the many factors that influence labour force participation by Baby Boomer women. The findings of this research confirm the conclusions reached in other academic studies, that life course experiences pre-dispose individuals to the degree of success they have in negotiating ongoing relationships with the labour force, particularly as they move into non-prime working ages. Although the temporal life course events common to members of a generation might be expected to result in comparable outcomes of advantage or disadvantage across the generation, there are significant differences across the Baby Boomer generation that can be explained by the divergence of individual experience and social determinants which lead to significant diversities within the generation and within generational cohorts. The findings of this research have identified experiences that have facilitated the accrual of advantage and/or disadvantage by Baby Boomer women at an individual level, which, as a result of the dynamics of factors in the environments

surrounding individuals have increased or decreased the likelihood of beneficial compliance with policy directing increased older labour force participation by women.

The findings of this research supported those of other studies that have identified the role of parenting, care provision and retirement as impacts on patterns of labour force participation. However, a number of findings contributed additional knowledge, largely as a result of the qualitative data obtained from the recounted experiences of individual Baby Boomer women. This was particularly relevant in the areas of education, marital status, changing patterns of caring and the cross cutting effects of other policies on older labour force participation policies. It was also obvious that the effects of some factors varied between the early and late cohorts of Baby Boomer women.

Although this study identified data and literary support for the expectation that increased levels of education among Baby Boomer women increases their ability to obtain and retain employment, this perspective requires some clarification. There is little discussion in the literature of instances when increased levels of secondary education are not linked to increased levels of older labour force participation for Baby Boomer women. This study found that early completion of post-school education was linked to increased levels of labour force participation among older Baby Boomer women. This was an outcome not only of the ongoing market demand for professional workers in those sectors linked to traditional areas of professional qualification among Baby Boomer women, but also the availability of flexible working conditions in these professions. This flexibility conferred a life course advantage that reduced the need for this group of women to completely withdraw from the labour force. More consistent patterns of labour force participation are, in turn, linked to the sustainability of career paths amongst this group and the greater likelihood of older labour force participation for those who chose to continue working.

However, assumptions that higher levels of education amongst Baby Boomer women when compared to previous generations should facilitate higher levels of older labour force participation does not hold up in a number of respects. Firstly, the census data confirms that although most Baby Boomer women have completed secondary school, the number of women without early post-school qualifications significantly outnumbers those with

qualifications. In addition, the experiences of Baby Boomer respondents suggest that post-school qualifications acquired as mature aged students may not result in labour force participation rates and labour force statuses that vary significantly from those achieved by women without qualifications. For those Baby Boomer women with post-school qualifications obtained within 10 years of the completion of secondary school, many of whom have accumulated further labour force related advantage through the completion of additional post graduate education, increased job security and higher levels of remuneration were an expectable outcome. However, for those Baby Boomer women obtaining their first non-school qualifications as mature aged students, the benefits of these qualifications in enhancing value in the labour market are in doubt.

Although there is a clear link between early post-school qualifications and labour force participation among Baby Boomer women in both the quantitative and qualitative data, the effects of higher education on participation can be contradictory. A finding of this research was that qualifications could also be deterministic of early retirement or disengagement from the labour force. A benefit of qualifications in a sector where market demand and the availability of flexible working conditions has facilitated the accumulation of assets, savings and superannuation, is that older women have an increased ability to take advantage of early retirement options and withdrawal from the labour force. Whilst this is contrary to the aims of the policy in terms of avoiding downsizing of the labour force, it is an irony that the women most likely to have the ability to participate in the labour force as older women are also more likely to retire before the Aged Pension eligibility age. Findings in relation to the economic affordability of early retirement as a result of the effects of professional qualifications on labour force participation and status, did not substantially differ between early and late cohorts.

Whilst there was no evidence in the data of a significant link between current marital status and labour force participation rates by older Baby Boomer women, qualitative data obtained from interviews of Baby Boomer women suggested that changes in marital status were crucially implicated in patterns of labour force participation over the life course. The occurrence of both marriage and divorce are cited as directly impacting labour force activity. For Baby Boomer women of the early cohort in particular, marriage often led to

reduced labour force participation as a result of the primacy of the male breadwinner model of family life and social views of the roles of married women. For Baby Boomer women respondents of the late cohort, changes in the social and policy context promoted participation in the labour force by all prime aged women and despite the continuation, to a lesser extent, of the male breadwinner model of family life child rearing, was most prominently linked to prime age withdrawal from the labour force.

Baby Boomer women respondents confirmed that the effects of divorce as a determinant of labour force participation were much more evenly distributed across both early and late cohorts. Experiences of loss of income, critical reductions in assets and primary financial and caring responsibilities for dependent children most often led to engagement or reengagement in the labour force. While there is evidence both in the literature and in this research that there are increasing numbers of single Baby Boomer women who are falling foul of policies that aim to increase older labour force participation, partnership and marriage cannot be construed generally as a financial benefit for older women. For many Baby Boomer women of both cohorts whose spouses have experienced disability and workplace redundancy, financial survival of families both short and long-term⁵⁰ has pushed many women back into the labour force, further decreasing the potential for financial self-sufficiency and increasing the risk of financial stress for Baby Boomer women and their partners who have not yet reached the Aged Pension entitlement age.

For Baby Boomer women the cross cutting effects of other policies on current policies urging increased labour force participation, have been evidenced in both the life course and contemporary context. Policies in the mid to late 1900s directly discouraged labour force participation through the use of economic and social levers that encouraged Baby Boomer women to focus on homemaking and motherhood. This encouragement to withdraw from the labour force contributed to displacement of lower skilled Baby Boomer women from more stable and remunerative labour force statuses as a result of compromised skill currency and relevancy. This has had the flow on effect of increasing

⁵⁰ Women mentioned not only the immediate need for income when unexpected spousal disability occurred but also the need to continue to accrue superannuation savings which, in most cases, were minimal.

vulnerability to industrial and economic structural change which has often resulted in relegation of Baby Boomer women to unstable and poorly paid jobs that do not meet their needs.

Contemporary policies that reflect ideological conflicts in Australian government conceptualisation of the economic role of women is abundantly evident in two key areas. With an ideological perspective influenced by the global free market approach to economic growth, employers have been under pressure to embrace the types of employment that favour prime age Australians and increasingly insecure labour force statuses, only retaining older employees whose seniority, experience and expertise consolidates their value in management positions. The confluence of age and gender preferences have emerged as a reflection of historic effects on women of the accumulation of workplace related advantage and underpin the difficulties experienced by older Baby Boomer women in identifying pathways to employment in response to policy pressure to participate in the labour force.

Another area of policy conflict that arises from ideologically driven economic considerations at government level is the rollback of government involvement in the provision of income and service supports which has also effected Baby Boomer women and their relationship with the labour force. The most obvious example of this change is the relocation of responsibility for caring for the disabled and frail away from government and into the community. Reports assigning a monetary value to the unpaid work provided by women through caring evidence the sizeable contribution to caring made by women, particularly older women, to the support of family, extended family and friends. This research found, that although early and late cohort Baby Boomer women were equally involved in caring, there were discrepancies between how early and late cohorts approached the competing responsibilities attaching to caring and labour force participation. Whilst, early cohort Baby Boomer women had a tendency to disengage on a temporary or permanent basis to provide care, late cohort Baby Boomer women were more inclined to fit caring responsibilities around work commitments. Although the prima facie connections between caring and labour force participation differ between the two cohorts, the scope of this research did not allow for exploration of the secondary labour

force participation outcomes for late Baby Boomer women of the need to combine labour force participation and caring; i.e. declines in health.

There is no question that labour force participation by older women has been increased and that Baby Boomer women's labour force participation has increased compared with women of previous generations of similar age. However, whilst increased older labour force participation by Baby Boomer women is significantly implicated in recent rising trends amongst older labour force participants, this research concludes that whilst participation amongst Baby Boomer women is increasing, their contribution is more likely to be to the reserve of labour rather than the work force, the means by which they are likely to achieve personal financial self-sufficiency.

The main policy lever used to achieve increased older labour force participation, the deferment of Aged Pension entitlement age, is increasing financial hardship among Baby Boomer women who have not yet reached the Aged Pension qualification age, and in some cases their families. The evidence is that such constrained financial means are implicated in increased levels of housing stress, declines in mental and physical health and increased levels of chronic illness, which has negative implications for policy that aims to reduce fiscal commitments, particularly in the area of health expenditure.

Whilst the expectation of Baby Boomer women is that they increase their level of labour force participation as a means of reducing labour force downsizing and fiscal demands, the protections afforded by the accumulation of labour force related advantage is not common within the cohort. Conflicting policy directions have on the one hand denied Baby Boomer women opportunities to take the steps necessary to maintain their value as employees and on the other, fostered economic and structural reforms that have rendered many older Baby Boomer women unemployable. With little consideration for the gendered effects of policy encouraging higher levels of care provision in the community and the increasing impermanence of marital statuses, a 'one size fits all' policy that fails to identify the effects of such fundamental diversities as gender and age in the labour force context is less likely to achieve reductions in fiscal overheads than it is to condemn a growing number of older women to poverty.

APPENDIX 1: Human Research Ethics Approval



RESEARCH BRANCH
OFFICE OF RESEARCH ETHICS, COMPLIANCE
AND INTEGRITY

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CRICOS Provider Number 00123M

3 September 2014

Professor G Hugo
School: School of Social Sciences

Dear Professor Hugo

ETHICS APPROVAL No: H-2014-192

PROJECT TITLE: Great expectations - baby boomer women and labour force participation

The ethics application for the above project has been reviewed by the Low Risk Human Research Ethics Review Group (Faculty of Humanities and Social Sciences and Faculty of the Professions) and is deemed to meet the requirements of the *National Statement on Ethical Conduct in Human Research (2007)* involving no more than low risk for research participants. You are authorised to commence your research on **03 Sep 2014**.

Ethics approval is granted for three years and is subject to satisfactory annual reporting. The form titled *Project Status Report* is to be used when reporting annual progress and project completion and can be downloaded at <http://www.adelaide.edu.au/ethics/human/guidelines/reporting>. Prior to expiry, ethics approval may be extended for a further period.

Participants in the study are to be given a copy of the Information Sheet and the signed Consent Form to retain. It is also a condition of approval that you **immediately report** anything which might warrant review of ethical approval including:

- serious or unexpected adverse effects on participants,
- previously unforeseen events which might affect continued ethical acceptability of the project,
- proposed changes to the protocol; and
- the project is discontinued before the expected date of completion.

Please refer to the following ethics approval document for any additional conditions that may apply to this project.

Yours sincerely

PROFESSOR RACHEL A. ANKENY
Co-Convenor
Low Risk Human Research Ethics Review Group
(Faculty of Humanities and Social Sciences and Faculty
of the Professions)

ASSOCIATE PROFESSOR PAUL BABIE
Co-Convenor
Low Risk Human Research Ethics Review Group
(Faculty of Humanities and Social Sciences and Faculty
of the Professions)



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CRICOS Provider Number 00123M

Applicant: Professor G Hugo
School: School of Social Sciences
Project Title: Great expectations - baby boomer women and labour
force participation

The University of Adelaide Human Research Ethics Committee
Low Risk Human Research Ethics Review Group (Faculty of Humanities and Social Sciences and
Faculty of the Professions)

ETHICS APPROVAL No: H-2014-192

App. No.: 0000019252

APPROVED for the period: 03 Sep 2014 to 30 Sep 2017

Thank you for your response dated 1.09.2014 to the matters raised.
This study is to be conducted by Judith Lewis, PhD student.

PROFESSOR RACHEL A. ANKENY
Co-Convenor
Low Risk Human Research Ethics Review Group
(Faculty of Humanities and Social Sciences and Faculty
of the Professions)

ASSOCIATE PROFESSOR PAUL BABIE
Co-Convenor
Low Risk Human Research Ethics Review Group
(Faculty of Humanities and Social Sciences and Faculty
of the Professions)

APPENDIX 2: Invitation Letter (Baby Boomer Women)



Dear research participant,

We note that you have previously made a valuable contribution to University of Adelaide research through your participation in survey(s) in connection with the ARC Linkage research project known as *Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications*.

As part of this project, Judith Lewis, a PhD candidate, will undertake further research in connection with this project. The new research project is titled:

'Great Expectations: Baby Boomer Women and Labour Force Participation'

If you are a woman who has previously participated in *Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications* and you are:

- Aged 50 to 69 years of age

We hope that you can help us once more!

We are looking for women to participate in:

- A face-to-face interview

We want to hear about your employment, your non-work commitments and your assessment of your own levels of health and wellbeing. More information about the project can be found on the attached Participant Information Sheet.

Please contact us:

If you are interested in participating or if you would like more information please contact:

Contact: Judy Lewis

Phone: 0438 851 487

Email: judith.lewis@adelaide.edu.au

Thank you very much for your time!

Yours sincerely,

Dr. Di Rudd

Geography, Environment and Population
University of Adelaide

APPENDIX 3: Participant Information Sheet (Baby Boomer Women)



PARTICIPANT INFORMATION SHEET

PROJECT TITLE: Great Expectations: Baby Boomer Women and Labour Force Participation

PRINCIPAL INVESTIGATOR: Dr. Di Rudd

STUDENT RESEARCHER: Judith Lewis

STUDENT'S DEGREE: Doctor of Philosophy

Dear Participant,

You are invited to participate in the research project described below.

What is the project about?

As you may be aware, over the next two decades the government will phase in an increase of the official retirement age to 70 years of age. The government believes that by delaying retirement:

- The pressure on government retirement age income support and services will be reduced
- Older Australians without adequate superannuation will remain in, return to or join the labour force.

Whilst this will present a solution for those older Australians able to continue or find employment, it also presents problems for those who find it difficult to maintain or obtain appropriate employment. This is particularly the case for women, who have often:

- Experienced loss of occupation due to technological advances, e.g. secretaries, factory workers, bank clerks
- Had primary responsibility for caring for children, and other family members, that requires time away from the labour force or job flexibility that is not easily found in formal employment
- Found it difficult to maintain or find employment for other gender related reasons.

This main aim of this project is to find out why there are persisting lower levels of labour force participation by older women. In order to achieve this aim it is important that we speak to women

of pre-retirement and retirement age about their experiences relating to employment and job search and their reasons for decisions about labour force participation.

Who is undertaking the project?

This project is being conducted by **Judith (Judy) Lewis**.

This research will form the basis for the degree of Doctor of Philosophy at the University of Adelaide under the supervision of Dr. Dianne Rudd, Professor Anne Taylor and Dr. Helen Feist.

This research is part of the ARC Linkage Project known as *Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications*

Why am I being invited to participate?

You were a participant in earlier data collection for the ARC linkage project mentioned above. This research project will make use of the data previously collected and we are inviting previous participants to provide updated and new data for this research project.

What will I be asked to do?

Subject to your consent, you will be asked to participate in the following:

- A face-to-face interview

How much time will the project take?

- Up to 60 minutes (any interviews that are not completed within this time will only be completed with the permission of the participant)

Are there any risks associated with participating in this project?

There are no anticipated risks associated with participating in this project. However, if you experience any feelings of stress or anxiety, you are urged to take a break and only continue if and when you feel able to. Should you elect not to continue, please notify the researcher and your details will be removed from the participant list.

What are the benefits of the research project?

Our current understanding of the factors that contribute to lower levels of labour force participation (employment) by older women has not resulted in significant increases in the number of older women in the workplace. By talking to older and middle aged women, we will achieve a better understanding of the reasons for lower labour force participation at various ages and particularly as women approach traditional retirement age. We believe that a better understanding of the labour force experiences of older and middle aged women will have an influence on how governments formulate policy that focuses on older women and employment, particularly policy that will potentially increase levels of hardship and decrease levels of health and wellbeing.

The ARC Linkage project, of which this research is a part, is supported by SA Health.

Can I withdraw from the project?

Participation in this project is completely voluntary. If you agree to participate, you can withdraw from the study at any time.

What will happen to my information?

All the information you provide is completely confidential. All information from the interview is de-identified, coded and kept securely in locked security at the University. Any results that are released in reports will not contain personal information about individuals. The consent form will be stored separately from the interview information.

A summary of the aggregated results will be available upon request.

Who do I contact if I have questions about the project?

A *Contacts for Information on Project and Independent Complaints Procedure* form is included as part of this *Participant Information Sheet*.

What if I have a complaint or any concerns?

The study has been approved by the Human Research Ethics Committee at the University of Adelaide (approval number H-2014-xxx). If you have questions or problems associated with the practical aspects of your participation in the project, or wish to raise a concern or complaint about the project, then you should consult the Principal Investigator. Contact the Human Research Ethics Committee's Secretariat on phone (08) 8313 6028 or by email to hrec@adelaide.edu.au. If you wish to speak with an independent person regarding concerns or a complaint, the University's policy on research involving human participants, or your rights as a participant. Any complaint or concern will be treated in confidence and fully investigated. You will be informed of the outcome.

If I want to participate, what do I do?

If you would like to participate please contact Judy Lewis, the researcher, at judith.lewis@adelaide.edu.au.

Yours sincerely,

Dr. Di Rudd

Department of Geography, Environment and Population
University of Adelaide

CONTACTS FOR INFORMATION ON PROJECT AND INDEPENDENT COMPLAINTS PROCEDURE

The following study has been reviewed and approved by the University of Adelaide Human Research Ethics Committee:

Project Title:	Great Expectations: Baby Boomer Women and Labour Force
Approval	H-2014-192

The Human Research Ethics Committee monitors all the research projects which it has approved. The committee considers it important that people participating in approved projects have an independent and confidential reporting mechanism which they can use if they have any worries or complaints about that research.

This research project will be conducted according to the NHMRC National Statement on Ethical Conduct in Human Research (see <http://www.nhmrc.gov.au/publications/synopses/e72syn.htm>)

1. If you have questions or problems associated with the practical aspects of your participation in the project, or wish to raise a concern or complaint about the project, then you should consult the project co-ordinator:

Name:	Dr. Di Rudd
Phone:	(08) 8313 3772

2. If you wish to discuss with an independent person matters related to:

- making a complaint, or
- raising concerns on the conduct of the project, or
- the University policy on research involving human participants, or
- your rights as a participant,

contact the Human Research Ethics Committee's Secretariat on phone (08) 8313 6028 or by email to hrec@adelaide.edu.au

APPENDIX 4: Interview Schedule (Baby Boomer Women)

I am going to ask you some questions about your current work status, non-work responsibilities, income sources and health and wellbeing. (You have consented to the voice recording of this interview so that I can check my notes after the interview. This should help keep the interview time to a minimum.) I reiterate that all information given will remain confidential and any reference to the details contained in this interview will be de-identified. This interview will take approximately 50 minutes, but this might vary depending on your responses to the questions.

1. How would you describe your employment history?

(Interviewer prompts

- *How often have you changed jobs and why?*
- *How satisfied have you been with your job(s)?*
- *How often have you needed to retrain, up skill or (re)qualify?*
- *Can you describe your experiences of unemployment and if/how they influenced your approach to future employment?*
- *How often have you withdrawn from the workforce and why?*
- *How would you describe your experiences of job search and recruitment?)*

2. How could your current work status/occupation be changed (if at all) to meet your current and future needs?

3. Has discrimination in the community or in the workplace impacted on your employment decisions?

(Interviewer prompts

- *Being treated unfairly (by commission or omission) because of your*
- *Age*
- *Gender*
- *Ethnicity*
- *Qualifications*
- *Education*
- *Religion*
- *iDisability etc.)*

4. How have the past and present needs of your immediate and/or extended family affected your ability to get employment?

(Interviewer prompts

- *Husband*
- *Children*
- *Parents*
- *Other relatives)*

5. To what extent have you/do you rely on government payments and supports?

6. To what extent do you expect to rely on government payments and supports in the future?

7. How do you feel about the raising of the retirement age (the qualifying age for the Aged Pension – currently 65 but going up to 70 over the next 15 years)?

(Interviewer prompts

- *How will this affect you*
 - *How do you think this will benefit/disadvantage the community)*
8. How would you describe your level of health and wellbeing over the past 10 years?
 9. Is there anything else you would like to add that you feel is relevant to our discussion today?

(Check list

Employment

Unemployment

Qualifications/skills

*Work place**

Recruitment

Discrimination

Work/life balance

Lifestyle funding

Health and wellbeing

Major source of income)

APPENDIX 5: Invitation Email (Stakeholders)

Dear

Thank you for agreeing to participate in my PhD research. I would be very grateful if you could find time to complete the interview during your next visit to Adelaide which I understand is on or about the 9th of July. The interview should take less than 45 minutes, however, if this is unworkable I could, alternatively, arrange to come to Canberra to conduct the interview.

For your information, please find attached the following:

1. Participant Information Sheet – this sheet provides all participants interviewed for my PhD research, with a brief introduction to the project and an outline for complaints procedures
2. A 'proposed semi-structured interview format' for my interview with you
3. A Consent Form – this can be signed prior to or at the beginning of the interview

In addition, I would like to make the following clarifications and requests:

1. You will be de-identified unless you decide otherwise, but I would like to describe you as a 'representative of (*organisation type*)' subject to your approval
2. I would like to record the interview. This is only to ensure that the transcription is correct and the recording will be subject to the data confidentiality and storage requirements of this University
3. A copy of the transcribed interview will be provided to you prior to any data from the interview being incorporated in my thesis.

I look forward to your comments on the above and thank you for assisting me in the completion of my research.

Kind regards

Judy Lewis

APPENDIX 6: Participant Information Sheet (Stakeholders)



PARTICIPANT INFORMATION SHEET

PROJECT TITLE: Great Expectations: Baby Boomer Women and Labour Force Participation

PRINCIPAL INVESTIGATOR: Professor Graeme Hugo

STUDENT RESEARCHER: Judith Lewis

STUDENT'S DEGREE: Doctor of Philosophy

Dear (Stakeholder),

You are invited to participate in the research project described below.

What is the project about?

As you are no doubt aware, over the next two decades the government will phase in an increase of the official retirement age to 70 years of age. The government hopes that by delaying retirement:

- The pressure on government retirement age income support and services will be reduced
- Older Australians without adequate superannuation will remain in, return to or join the labour force.

Whilst this will present a solution for those older Australians able to continue or find employment, it also presents problems for those who find it difficult to maintain or obtain appropriate employment. This is particularly the case for women, who have often:

- Experienced loss of occupation due to technological advances
- Had primary responsibility for caring for children, and other family members, that requires time away from the labour force or job flexibility that is not easily found in formal employment
- Found it difficult to maintain or find employment generally.

The main aim of this project is to find out why there are persisting lower levels of labour force participation by older women. In order to achieve this aim it is important that we speak to women of pre-retirement and retirement age about their experiences relating to employment and job search and their reasons for decisions about labour force participation. To establish a current understanding of the context in which these experiences occur, it is also important that we talk to employers and government agency employees with government policy knowledge.

Who is undertaking the project?

This project is being conducted by **Judith (Judy) Lewis**.

This research will form the basis for the degree of Doctor of Philosophy at the University of Adelaide under the supervision of Professor Anne Taylor, Dr. Dianne Rudd and Dr. Helen Feist.

This research is part of the ARC Linkage Project known as *Australia's Baby Boomer Generation, Obesity and Work – Patterns, Causes and Implications*

Why am I being invited to participate?

Information about workplace and government policies is an important aspect of this research project, accordingly, participants will be sought in the following categories:

- Representatives of non-government and quasi-governmental institutions
- Politicians
- Government agency employees in appropriate policy areas

What will I be asked to do?

We would like to complete a face-to-face interview with participants (telephone interviews if required).

You will also be asked to complete a *Consent Form* which was included in the materials forwarded to you. We will collect the signed Consent Form at the time of the interview (signed Consent Forms for telephone interviews will be required to be returned prior to the interview).

How much time will the project take?

Each interview is expected to take less than 45 minutes.

Are there any risks associated with participating in this project?

There are no anticipated risks associated with participating in this project. However, should you elect not to continue, please notify the researcher and your details will be removed from the participant list.

What are the benefits of the research project?

Our current understanding of the factors that contribute to lower levels of labour force participation (employment) by older women has not resulted in significant increases in the number of older women in the workplace. By talking to older and middle aged women, we will achieve a better understanding of the reasons for lower labour force participation at various ages and particularly as women approach traditional retirement age. We believe that a better understanding of the labour force experiences of older and middle aged women will have an influence on how governments formulate policy that focuses on older women and employment, particularly policy that will potentially increase levels of hardship and decrease levels of health and wellbeing.

The ARC Linkage project, of which this research is a part, is supported by SA Health.

Can I withdraw from the project?

Participation in this project is completely voluntary. If you agree to participate, you can withdraw from the study at any time.

What will happen to my information?

All the information you provide is completely confidential. All information from the interview is de-identified, coded and kept securely in locked security at the University. Any results that are released in reports will not contain names of organisations or personal information about individuals unless this is specifically permitted. The consent form will be stored separately from the interview information.

A summary of the aggregated results will be available upon request.

Who do I contact if I have questions about the project?

A *Contacts for Information on Project and Independent Complaints Procedure* form is included as part of this *Participant Information Sheet*.

What if I have a complaint or any concerns?

The study has been approved by the Human Research Ethics Committee at the University of Adelaide (approval number H-2014-xxx). If you have questions or problems associated with the practical aspects of your participation in the project, or wish to raise a concern or complaint about the project, then you should consult the Principal Investigator. Contact the Human Research Ethics Committee's Secretariat on phone (08) 8313 6028 or by email to hrec@adelaide.edu.au. If you wish to speak with an independent person regarding concerns or a complaint, the University's policy on research involving human participants, or your rights as a participant. Any complaint or concern will be treated in confidence and fully investigated. You will be informed of the outcome.

If I want to participate, what do I do?

If you would like to participate please contact Judy Lewis, the researcher, at judith.lewis@adelaide.edu.au.

Yours sincerely,

Dr. Dianne Rudd

Department of Geography, Environment and Population
University of Adelaide

CONTACTS FOR INFORMATION ON PROJECT AND INDEPENDENT COMPLAINTS PROCEDURE

The following study has been reviewed and approved by the University of Adelaide Human Research Ethics Committee:

Project Title:	Great Expectations: Baby Boomer Women and Labour Force Participation
Approval Number:	H-2014-192

The Human Research Ethics Committee monitors all the research projects which it has approved. The committee considers it important that people participating in approved projects have an independent and confidential reporting mechanism which they can use if they have any worries or complaints about that research.

This research project will be conducted according to the NHMRC National Statement on Ethical Conduct in Human Research (see <http://www.nhmrc.gov.au/publications/synopses/e72syn.htm>)

3. If you have questions or problems associated with the practical aspects of your participation in the project, or wish to raise a concern or complaint about the project, then you should consult the project co-ordinator:

Name:	Dr. Dianne Rudd
Phone:	(08) 8313 3772

4. If you wish to discuss with an independent person matters related to:

- making a complaint, or
- raising concerns on the conduct of the project, or
- the University policy on research involving human participants, or
- your rights as a participant,

contact the Human Research Ethics Committee's Secretariat on phone (08) 8313 6028 or by email to hrec@adelaide.edu.au

APPENDIX 7: Interview Schedule (Stakeholders)

Thank you for agreeing to this interview.

I would like to ask you some questions about how you view the impacts on older Australians of recent Australian government policy initiatives that seek to increase the labour force participation of older Australians. For instance, could you outline your views on the following (perhaps from the perspective of current policy or the potential for future changes in policy):

- The role of older women as informal care providers
- Upskilling and/or re-education opportunities, particularly for older women
- The availability of cost competitive offshore labour and your views on how it may relate to employment for older Australian workers
- Declines in older age health and any potential impact on job retention in later life

Considering that government policy initiatives such as deferring the official retirement age and decreasing access to government funded older age and disability income supports and services, are failing to deliver increased levels of older labour force participation (year to January 2015 a 12% increase in unemployed Australians over 55 (ABS, 2015), could you comment on the value of obtaining a more detailed picture of older age labour force and workforce participation as a response to the continuing lower levels of employment?

For many Baby Boomers, particularly women, achieving the financial independence necessary for wellbeing in older age will be difficult. For those that are able to work, overcoming discrimination in recruiting and the workplace will be vitally important. How do you think government policy might be reshaped to address the potential challenges for older Australians, particularly women?

Thank you (Stakeholder).

APPENDIX 8: Framework Analysis

Section 1 – Age, Age leaving school, Higher education, On the job training/skills, post education work

Case	Age	Age leaving school	Higher education	On job training/skills	Post education work
01	67 (1949)	17	Teaching Mature age Graduate Cert. Bachelors of Special Ed (deaf children) Masters of Special Ed		Started teaching in country two years after beginning College (19) and finished by correspondence due to demand for teachers for 4 years. 1981 went back to TRT contract teaching for 28 years then became F/T permanent at 60 following masters and worked for another 5 years.
02	61	16	Nursing and then Mid in Sydney and then paediatric and psychiatric nursing at university in US		Took three months off to travel around Australia and then worked as Nurse and midwife in Sydney, after marriage Community health Detroit and then Community Nursing in Adelaide. Recommenced FT to go to a private hospital full time to maintain acute status, then at the private hospital part time and part time large public hospital research for a medical study. In 2007 "dream job" health network. Finished work in 2016. Now running mindfulness and meditation at

					community centre self-employed (low income)
03	65	15			Straight from school - Junior for solicitors 2 years, case file typist at 2 years, local company wages and accounts 5 years, masonry company Receptionist 7 years, (break), tool company 6 months, building company 2 years, property development receptionist 14 years, at 56 years to present vocational college resulting clerk
04	69	14		I developed my job skills on the job.	Straight from school – fruit packing shed about 5 years, Land Agent rent role 1989 (42) for 18 months, Manager Holiday Units 22 years to age 66. Retired in 2013
05	65 (1948)	16		Wide range of skills learned on the job and in volunteering, little specific training.	Straight from school - GPO as a phonogram operator for 5 years, GPO typing pool for 2 years. On return from O/S trip GPO shorthand typist until 1989 (41). Made redundant and then did agency temp work. Agency closed.
06	63 (1953)	16			Straight from school - office work as a comptometrist until married (to get away from home). Went back to work 10 months after marriage for 5 years. Left work at 23 because of move to country. At about 28 started working with horses for

					3 years until accident (1984)
07	64 (1952)	15		In house training, also had training for Oc Health and Safety and for Fire Warden. Some IT training	Straight from school – grocer shop at Gawler for 2 years then an office worker for 2 years. Left to have baby. Returned to work after marriage and move to Eudunda. Pilot teacher aid at country school for 1 1/2 years. Left because pregnant and moved back to Adelaide. Volunteered at childrens' school and 1987 returned to work as a teacher's aid at that school. When Teacher's aid contract ended 1989 moved to a state government department as an administrator for 11 years. Moved to another state government department in 2000 to current.
08	70 (1946)	16	Art School from 17-18, got pregnant and purposely failed exam to avoid having to repay fees, no formal qualification	Training for Family Daycare provided by the DHS. Montessori specific training provided by kindy owners.	Commenced work in about 1980, department store contract cleaner for 2 years, high school contract cleaner for about 2 years, Family Daycare provider for 2 years. 1986 Montessori assistant for 15 years, Montessori kindy teacher for 12 years until made redundant in 2013
09	69 (1947)	17	From high school to university Science Degree, not completed. Returned to uni 1987 Bachelor of		19 worked as student organiser for national student unions and as a waitress, high school teacher (unqualified) 1969 and 1971. Started working voluntarily at

			Sports Science, completed.		gym in 1979 and eventually worked at two gyms on a casual basis \$20/hr. Early 90s Working Women's Centre F/T Government project for 1 year, NGO as OHS teacher for 5 years, politician's office research for one year. 2010, children's gym instructor for 2 years (only paid during school term)
10	63 (1953)	17	Nursing completed in 1974. Mature age Diploma in Counselling and Group Work. Currently studying for a Cert. IV in Christian Ministry and Theology (financed by church)	On the job admin training during first voluntary work with Church.	Emergency Department large public hospital RN for 1 year. 1976 agency work until difficult pregnancy. 1991 Worked as volunteer in church office for 7 years, party plan consultant for 1 year, 1998 full time worker, a community health centre F/T, casual work until divorce. Continued to work P/T for regional health clinic and .5 for counselling service, a domestic violence service for 2 years (finishing 2013). 2015 tried working for son in mortgage broking admin, but too difficult without MB background.
11	67 (1949)	17		Teller training when first started then retraining when returned to work after 4-5 year break	Straight from school - bank teller, went back to bank P/T after time of with children. Went back to a bank mortgage centre P/T following mother's death for about 3 years. Husband always expected her to work.

12	62 (1954)	17	Business College 6 months. 2013 did Certificate III in Education Support, Certificate III in Business Admin. Both under the Skills for All program (no cost)	On the job training with last job	Straight after school - worked until having children, waitressed at nights when children young, admin work for sister-in-law. 1990 regular temp work until 1992 when started temping for company that she would work the next 21 years for. 1993- 2014 worked F/T starting as accounts clerk and then working way up the ladder to include semi- management roles. Currently does voluntary work for community organisation
13	69 (1947)	17	Nursing completed in 1968. Midwifery completed about 1972		Straight from school – small company accounting clerk for 7-8 months, then nursing. 1969 large public hospital staff nurse. 1973 large public hospital for 42 years. (One year period in UK on working holiday). Initially nurse, then in charge of ward then nurse manager.
14	63 (1953)	16	Mature Age Certificate III in Aged Care, Certificate III in Administration		Straight from school - Short period working at a swimming pool. Worked at department stor for two years until marriage. Returned to work in 2003 carer in aged care for 10 years (on Workcover for last two years and got a payout offer)
15	64 (1952)	18	Teaching - Degree in Education, University of		Due to shortage of teachers started teaching in 1973 (21)

			London Course in Special Education, 1985 mature age Nursing followed by Bachelor of Nursing, Cardiac Nursing Certificate		prior to completing qualification Primary teacher for 3 years, casual teaching in London for 1 year, 1977 an Adelaide primary school for 3 years, regional location setting up special education system 1 year, following father's death in 1981 sales representative for book publisher for 1 year, special ed teacher in two separate primary schools, government department health program pilot at Noarlunga until 1985. 1989 public hospital student nurse first year, public hospital Cardiac Investigations Suite for 26 years to current
16	52 (1964)	17	Mature Age Bachelor of Business, MBA, Grad Cert management, Grad Cert social policy and planning	Most mature age education has been funded by employers.	Straight from school - Multiple part time jobs in Mt Gambier. 1981/1982 not a lot of jobs around. Self-supporting from 17. Large public hospital administration 1984 (20) for 7 years. Following qualifications (27) moved to disability employment for 12 years (38). Currently Chief Operations Officer for public housing NGO
17	55 (1961)	17		Training on the job with kitchen builder and sent to HIA to do specific training.	Straight from school - supermarket check out chick then accounts for 6 years. Whilst raising children did party plan selling. 1994 kitchen building company as kitchen designer P/T for

				Later completed HR Certificate, Sales Certificate and Management Certificate with Clements.	19 years, moved to another kitchen designer to current.
18	60 (1956)	15		All skills learnt on the job.	Straight from school - Supermarket for 5 years, casual work, Bank teller for 6 years. 1991 returned to work P/T TAB working nights for 11 years until takeover of TAB and redundancy offered, Credit Union F/T for 3 years, Pharmacy receptionist for 6 months, current job administrative and bookkeeping 2005 to present.
19	58 (1958)	16			Straight from school - filled in for Aunty Lorna at a regional hospital domestic cleaner for 2 years, moved to Adelaide, local hotel kitchen hand for 2 years then made redundant,
20	60 (1956)	17		On job training for comptometry, legal secretary	Straight from school – large shipping company as a comptometrist for 18 months, then legal secretary for 9 years (children), P/T work for friend for 6 years, part time (.6) Legal secretary, currently part time (.7) legal secretary.
21	58 (1958)	17	Returned to TAFE to get Adult		Straight from school - Factory worker for 1

			Matriculation. Mature age Bachelor of Education, currently undertaking Certificate IV in Community Services in hopes of getting work as a counsellor in schools		year, 1979 Railways admin clerk shift for 4 years then seconded to state department as an information officer, moved to part time after birth of son. 1994 Department of Education upper primary relief teaching positions, has done some volunteering work but felt that she was too good for volunteering.
22	56 (1960)	15	Excel refresher course 2015	When fertiliser company taken over by farmers external accountant trained Leanne to prepare the monthly financials.	Straight after school - office work for 6 months, shipping and freight forwarding company for 12 years, worked in the fertilizer business for different companies for 25 years. Started in general administration, moved on to financial officer, manager customer service team, Commercial Manager for same company under different management. Commercial Manager covering a number of states and international meetings following takeover by international company. Promoted to National Execution Manager.

Section 2: Work conditions, Reason left last job, On job discrimination,
Unemployment/recruitment experiences, Voluntary breaks from employment

Case	Work conditions	Reason left last job	On job discrimination	Unemployment/recruitment experiences	Voluntary breaks from employment
01			Yes as she got older she was only able to get contract work and when she applied for permanent a younger person would usually get the job. Only became permanent when she got her Masters.	Provided with work continuously by Department of Education and was able to reject contracts for time off to have children	Took two years off when daughter born. Took one year off after each son's birth.
02		Acute stress brought on by reduction in resources and constrained work conditions	Being squeezed out of the workforce on the basis of age.		Some travel following school and then again with husband prior to marriage. Worked 2 days a week after having 1st child. Worked three shifts a week after 2nd child sharing child care with husband and a nanny (2 hours) then went to public hospital full time to

					maintain acute status
03		Left property developer because it was bought out by another developer and local staff replaced by purchaser staff	Experienced some discrimination with ageing.	After property developer sent out by Centrelink for various interviews without success.	Break during 12 months in de facto to look after partner's children at Mildura
04		Manager job took 7 days a week, uncooperative owners, couldn't go away, and was past retirement age, friend at Loxton.	No		Did casual house cleaning while children were small, then increased to part time when divorced (25-30 hours) (De-facto contributed to children's upkeep)
05	Never required flexibility, never took sick leave			When job at telecommunications company became redundant, worked as a temp through government agency. Agency closed and then worked voluntary for Bible Colleges. Lived off savings during this period.	Trip with husband overseas for 1 years when 23.
06			No on job discrimination but discrimination		Moved to country at 23 for husband's work.

			due to disability and mobility issues.		
07	Current job very flexible on the basis of give and take. Very understanding boss in relation to family demands.		Bullied in her first job in a government department. No discrimination in relation to age.		Stayed at home from 1974 to 1987 when husband left.
08		Made redundant following downsizing of the TAFE system and the closure of the TAFE based Montessori kindy she worked at.	Never experienced		Did not work whilst having children although husband had wanted her to go back to work just prior to fourth child "well we need support". Some time off around moves due to husband's work.
09					Ceased work with birth of first child and commenced voluntary work at kids' gym.
10		Left last job as a counsellor due to incident with child resulting from her PTSD.	As per recruitment	Applications for jobs recently and told by recruitment officer that they were really looking for younger people for the	Went overseas with husband following marriage for 1 year. Time off after having children 21 years

				available work.	
11	Ground breaking for woman to work in the teller role and also to be allowed to work past marriage and to do P/T work	Didn't want to go back to work after Mortgage Centre which was just a processing job. I didn't want to work anymore.			4-5 years off when she had children, 5 years off when mother was ill.
12		Business closure. Took 2 years and Helen worked until near the end decommissioning buildings and equipment.	Discrimination in looking for work - believes that claims of "insufficient experience" a mask for age discrimination	Despite a number of interviews for admin jobs since redundancy from last job not success on the basis that "we have taken someone with more experience". Most jobs are below her skill level. Quite often even following interview, no response at all. Have submitted 100s of applications over the last 18 months. Would do anything and apply for everything including retail. Feel like the	Apart from a very small break following child birth husband preferred her to continue working

				agencies send her along as the "obligatory old person". She was criticised by agency worker for this attitude. Registered with DOME. See transcript for final quotes.	
13	Initially not allowed to marry during training or you had to leave. Initial training live in. Had to bank with Bank SA.	Retirement	Change in the culture over time. Originally recognition of rank and station but this declined.		
14		WorkCover payout			Had 32 years off from beginning of first marriage to 2003.
15	Became disillusioned with special ed teaching when they moved special ed kids into mainstream and special ed teachers became "baby sitters". Public hospital Cardiac Unit in the process of being amalgamated into larger		No discrimination on basis of sex or age. Predominantly female staff and tend to be older 40-50 because of the degree of specialty involved.		1976 took a year off and went to England for further education, travel and work. Took time off with shingles.

	<p>hospital, this has led to the loss of some key consultants who have gone to private hospitals and the partial break down of a very operationally and financially effective unit. Will reduce working hours when amalgamation finalised with the intention of staying in surgical area for next 3-4 years prior to retirement, but not in a job that is as demanding as cardiac which involves on-call work. Takes a day off a month in lieu of time worked.</p>				
16	<p>Flexible allocation of work hours. Asked to do additional study to hold current job</p>		No	<p>During time at large public hospital experienced difficulty getting alternative employment which led to further study. Has had no</p>	

				trouble with recruitment, usually getting jobs she applies for post qualification.	
17	Current employers understand that she is looking for a different lifestyle that will fit in with husband's retirement.		People thought I was too young to be a designer when I was at kitchen building company. Had to break the glass ceiling because of reluctance to allow women to become designers and go into management. Now there is an assumption that when older couples come in I will deal with them because the others are much younger	Never had recruitment issues, always been employed when needed to be.	10 year break from formal employment but did party plan until 33 years (1994)
18	Work conditions needed to fit with family requirements, initially night shifts then normal working week to fit in with children		Find that some bosses who are younger than her find it difficult to deal with the age difference.	Have found it hard to land jobs through recruitment services, 50 when took on last job and says that the interview went well from inception.	Took 5 years off work following birth of first child

19			Loved working, never experienced discrimination		She stopped working at 25 for various reasons, eventually categorised as having a disability.
20	Some issues with current boss. Received a warning but responded to it promptly and has heard no more.		None experienced especially related to age or gender.		12 months off to look after Mother and Father in flat attached to her home and worked only when necessary during this period.
21	Found work stressful because of need to frequently build relationships with children as a relief teacher. Department aware of her anxiety and depression disorder. She is still on the relief teaching list but is getting no job offers.				Took one month off with son and then worked P/T.
22	First fertiliser company sold out to the farmers they represented. Farmers sold to one grain company who	Company restructuring led to redundancy in 2015.	Yes her senior position but lack of formal qualification led to some discrimination . Also experienced	Need to work but finding it tough to identify how agricultural industry skills might translate into	Took six weeks off when son born. Took four weeks off following redundancy to recover.

	<p>sold to another, eventually sold to large international company (global) in 2013, losses in 2015 led to the rationalisation of Adelaide staff and the movement of key roles to Melbourne and the movement of many administration functions to India. Has usually found workplace amenable to time off for family reasons.</p>		<p>arrogance and dismissiveness from younger employees from time to time</p>	<p>non-agricultural areas. Applied for a job with the Grains Research Corporation which would fit skills but didn't hear back. Believes that her skills lie in project management. Lots of positions require minimum 4 years industry specific experience which rules out transfer skills. Wants to work and needs to accumulate more superannuation</p>	
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Section 3 – Spouse work/retirement, Pre-retirement Centrelink, Work life balance, Retirement income, Retirement Centrelink

Case	Spouse work/retirement	Pre-retirement Centrelink	Work life balance	Retirement income	Retirement Centrelink
01	<p>Husband made redundant from position as state manager for a flooring company based</p>			<p>She has superannuation He has superannuation and they have some investments, expect to be</p>	

	overseas that decided to rationalise senior employees, at 60 (same age as her), initially some depression.			self-supporting	
02	Husband unemployed for a period when children young, currently eligible for retirement but continuing to work for the time being	Went to Centrelink but didn't register because humiliated and mortified.		Her superannuation \$24,000, his superannuation \$200,000 approx. Home owners without a mortgage. (some outgoings re children)	Will probably require Aged Pension top up - have seen financial advisor
03		Was required by Centrelink to use her payout from Delphin to support herself during a period when she applied for "everything going" without success.		Her superannuation less than \$200,000 Currently living on pay from North East Vocational College. Also a marriage celebrant - small amount of income. Super augments income.	Eligible for Aged Pension and will eventually need to rely on pension when income from work ceases.
04		Was too ashamed to claim any support when de-facto left. No Centrelink prior to going onto part pension 7	"I never had any, I was always working."	Small superannuation taken out by a previous employer. Savings account. Has not yet been required to	

		years before stopping work because of lower income and she qualified.		draw down on it. Will need to rely on Aged Pension. Still got mortgage but less than rent.	
05		During unemployment lived off savings initially then received Centrelink Dole when no work. Advised by Centrelink to go on DSP at 60 due to	Alright now that she is no longer working	Superannuation paid out when made redundant from Telstra - bought house 25 years ago	Eligible for Aged Pension will transition from DSP. Tried to take in boarders because lonely but caused too many problems with Centrelink so decided against it.
06		Single parent's pension following husband's death. Went onto DSP following horse accident.			Aged Pension
07	Husband was a school teacher.	Deserted Wife's Pension when husband first left. Not fun lining up for payment every fortnight so went back to work	"I think I have work life balance, I class my work as my second family."	Her superannuation since 1989	Would need to augment with Centrelink.
08	Husband was a teacher qualified the year of marriage 1968.		Heavily involved with work	Husband's superannuation paid out upon his death as a death benefit	

				converted to lifetime annuity. Her superannuation since 1986. Also some small investments. Currently receiving currently receiving about 3,600 per month. Does not share finances with de-facto partner.	
09		Centrelink benefit following breakdown of relationship (single parent). Again on Centrelink benefit whilst working for gym programs in late 70s and again in 2010.		Some income provided by family members to augment Aged Pension	Been on Aged Pension since 2012
10		Currently on Newstart and avoids reporting requirements by working 2 days a week volunteering. Son and his wife provide top up funds.		She has very little superannuation which only started in 1998 and has been spasmodic.	She will be dependent on Aged Pension and rental subsidy
11	Husband worked as a mechanical				She and husband now on Aged

	<p>engineer until he moved to Bunnings to work for the last few years (pay was about the same as the Aged Pension, this time was very difficult financially because she was not entitled to any Centrelink payment). Husband retired at 66 (18 months ago)</p>				<p>Pension, more financial than when he was still working. They own their own home and downsized prior to retirement.</p>
12	<p>Ex-husband worked as a financial advisor</p>	<p>She is currently living on superannuation savings because she chose to use redundancy payment to pay off house. Centrelink have penalised her for not using it to live on even though the mortgage payments would have taken a large chunk of the money over time. She will qualify for Newstart this year (2016)</p>		<p>Her superannuation has been partly consumed because of her unemployment and lack of Centrelink funding.</p>	<p>She will require either total Age Pension top up</p>

13			Job extremely demanding and required a lot of input that didn't end when you left work.	She has superannuation from her job at RAH and this will be sufficient for retirement. Initially wasn't allowed to salary sacrifice because reserved for senior staff and management. When allowed she did so.	Qualified for a Health Care Card. Going into Centrelink to apply caused her acute embarrassment. Does not want any help from Centrelink besides this and does not claim Carer Payment for care of mother.
14	Husband is an aged pensioner aged 68.	Centrelink payments after divorce then she was required by Centrelink to return to work in 2003. Currently on Newstart with repeated medical certificates, still reporting fortnightly.			Will transition from Newstart to Aged Pension.
15				She has superannuation from job at QEH, however had to withdraw some to meet a personal expense. Also lost some benefits as a result of time off for shingles, and if	May require partial top up

				able to work for another 3 years will get long service entitlements. May need Aged Pension top up	
16	Husband originally a butcher. Some job disappointments, now working for CIRCO.	No	Current work very demanding partly due to having to study in own time as requirement of job.	Her superannuation plus his superannuation sufficient for post-retirement lifestyle	Not necessary
17		No only child endowment.		Her retirement funding from rental properties, his superannuation only from 1992 (school teacher) They anticipate being self-funded in retirement	
18	Husband still working	Child endowment at one stage and	Would like to work a little less, but work life balance not bad.	Husband has superannuation, Helen has superannuation but not enough to fund retirement. Own their home and could downsize to increase capital.	Will probably require Aged Pension top up -
19	On and off work, currently	Centrelink unemployment benefit			She will move from DSP to Aged Pension

	doing a few hours a week as a charity collector for Retina Australia. 65 and has just applied for the Aged Pension	after Criterion Hotel job. DSP for eczema and not able to work with chemicals			Husband has already applied to go onto the Aged Pension. Housing Trust Accommodation
20	Currently working in a demanding role, would like to reduce time starting next year when he is 61.	Child endowment	Not enough hours in the day sometimes but one day off a fortnight is my time.	She has small amount of superannuation. He has larger amount of superannuation, not enough to finance retirement. Will retire early and use private super until they qualify for Aged Pension. Own home and have investment properties.	Will require Aged Pension from qualification age
21	Husband still working as a sign writer, self-employed, low income. Had heart attack last year.	Qualified for health care cards because low income	Would like more work, quite tearful about not being able to work with children at the moment.		She and husband will be totally dependent on Aged Pension
22	Husband working in defence warship building in communications area and six		Both she and husband have worked extended hours and	She has superannuation about \$10,000 He has superannuation but	Will require Aged Pension top up

	years younger than her. Will not be eligible for retirement for 20 years compared to 12 for her		have mobiles that they carried/carry constantly and which can ring out of hours. Travel for work also.	"nowhere near enough super" together. Will need to pay out mortgage when they retire Have never been in a position to follow financial advice to increase super input due to hospital and medical bills associated with son's and husband's health issues.	
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Section 4 – Retirement age, Expected retirement age, Retirement work, Retirement thoughts, Health

Case	Retirement age	Expected retirement age	Retirement work	Retirement thoughts	Health
01	64			“I wanted to work and get a chance to use my Masters but by the end I was tired and the gap between my age and the age of the children meant I really wasn't on their wavelength anymore.” Raising the retirement age is	Rectal cancer in year she turned 60, has Paget's associated with bone pain.

				not appropriate because it is difficult to keep up the demands of a job as you get older. Working with children requires stamina and imagination.	
02	61		I haven't given up on the idea of another job but still recovering from last one. Could do a brochure delivery round. Considerable pressure on jobs in nursing and alternative work offered is unsuitable	Getting tired, not the same energy levels. Was not encouraged to invest in super or to make provision for retirement. "We have had a fairly good lifestyle but I worry about how we will make ends meet when Bill retires." Not sure how they will meet the expenses of medical out of pockets for Bill. They are tending to avoid medical services unless absolutely necessary.	High anxiety level due to stress of work and stress of children's problems. Husband has prostate cancer.
03		Not identified		"I will work for as long as I can. Think the government haven't thought through deferred retirement. I have always done the right thing by the government."	Cholesterol medication costs high, trying to get cholesterol down by going to gym.
04	66		Helps look after a friend's	"Shifting the retirement age is not right because	Cholesterol, but prefers to take naturopathic

			mother who is in a nursing home (friend is in Melbourne)	if you have been doing physical work it gets harder to do, you just can't do it."	remedy (no side effects) with doctor monitoring.
05		65	Expects to maintain her links with her church and continue to do voluntary work		High blood pressure, cholesterol and overweight but healthy apart from this.
06		65-66			Complex health issues, ongoing need for high level medical interventions.
07	Don't know	Will keep working for as long as possible - "if they want a 70 year old secretary they've got one"	Already working as a volunteer with Cancer Council - don't want to retire.	"I would hate to have to retire", not worried about deferred retirement age.	Pretty good so far.
08	67		Artist		Really good, goes to gym regularly and has been since death of husband. Very active. Just started taking cholesterol tablets.
09	65		Works in extensive garden growing own produce. Likes housemates who provide	"The deferment of the retirement age is a bit of a class issue. If you are a white collar worker and you like what you are doing you might	Health good apart from musculoskeletal issues requiring a hip replacement mid 2000s

			company and young male works in garden in lieu of board.	work on with no problems. If you are a blue collar worker and your work is highly manual you might have no choice but to get out when you are in your 40s or 50s and then what?"	
10			Will continue volunteering, strong bonds in church group	"How can you make blanket rules about retirement, everyone is different."	Diagnosed with PTSD in 2013 following a number of incidents and accidents. Currently a lot of sinus trouble, mental health issues (PTSD), falls risk, suspected low blood pressure involvement,
11	late 50s		Very socially engaged, not volunteering.	"I would not be capable of work now, my skills would not be current and physically I couldn't manage to do cleaning or reach to restock supermarket shelves. I don't want to go back to work, I have worked hard in banking and worked in the home with no help from anyone including husband, I should be able to retire."	My health is good I dance about 4 times a week. I am a lot less stressed now that I am not working.

12		66	Enjoys volunteering	“I was lucky to get a redundancy which helped me pay off my house. How are other women going to cope that don't own their homes and don't have much superannuation?”	I don't think I am unhealthy, I have high blood pressure, cholesterol, thyroid problems, Type 2 diabetes and I am overweight. I had my gall bladder out a couple of years ago but apart from that I have not been in hospital since having babies
13	60 (2007)		Apart from looking after mother, Thai chi, socialising, travelling and enjoying life. Works as a volunteer in JP capacity providing service at QEH, but that has now closed down. Works as volunteer in the RAH heritage office (4 yrs so far)	“I made the decision to retire, I was worn out actually. Took all my leave entitlements to recover from the demands of working. Despite demands that we work to 70 nursing is very demanding both physically and organisationally. It is not possible to reduce hours in high level nursing (and other) professions, it is either full time or not at all because the job doesn't lend itself to P/T.”	Health reasonable/fair. Ill for a period of time during her nursing career.
14	66		None intended - too disabled	“I would like to put back in, I haven't worked much but if your	Suffered from severe depression after leaving

				body won't do it, it won't do it. I also didn't want to be like the rest of my family who stopped working early but I have ended up doing the same thing.”	ECH. Had treatment for spinal decompression after job cessation. Currently suffers from high blood pressure, underactive thyroid, gastric reflux, overweight.
15		68-70	Strong social group and spends time with Mother so likely to continue with both.	“I really haven't thought a lot about retirement but I would be quite happy to work until 70 because I am physically and mentally fine, I have not required any special consideration in my work because I am getting older, I do the same work as anyone else.” Would like to move into retirement accommodation to avoid being on her own.	Had shingles 2009 which caused partial loss of sight in one eye and residual nerve pain. Occasional sciatica.
16		55 will go part time when husband retires full time (Husband older than Trish). 60	No intentions	Menopause has physical and mental impacts on women in the workplace which puts them at a disadvantage. Menopause has impacts on memory,	Good health but hereditary hearing problems and bilateral hearing aids.

		will retire full time.		retention etc. She envisages her own physical problems will have a work impact	
17		Planning to increase time away from work because husband retiring 2017 (ten years older)	Will continue to work P/T overseas trip once a year, when retired full time will work with older people on a voluntary basis.	Delayed retirement not a good thing. Husband is worn out after teaching high school for his entire working life. He is 64 and would retire now if he could.	Putting on weight every year. Family history of Diabetes 2, no health problems yet
18		Plans to cut back to 3-4 days a week in 2016	Wants to keep working for as long as able to, but increase volunteer work as formal work declines.	Feels like she has been working all her life, worked hard to have money her parents didn't have (8 kids), planning to retire at a rate reflecting lifestyle needs.	Health OK, breast cancer in 2007 in remission, Vertigo but resists taking migraine medication suggested by Dr.
19	25				Arthritis, bulging discs, eczema and asthma, cholesterol, high blood pressure
20		Easing off over the next 6 months to one day less and then eventually to only when needed to		"As a result of deferment of retirement age, my husband and I can officially retire at 66 1/2 however we plan to retire earlier and use our private super to fund retirement until we reach 66	Good health, cholesterol marginal but otherwise no problems

		backfill etc.		1/2 and go on the pension. It is not fair that the retirement age is being increased, I would hate to work until 70."	
21					Anxiety and depression periodically since 19.
22		68+	Does not really want to give up work.	Doubts husband will work until the required retirement age of 70 unless it is in an undemanding role, because he is a cancer survivor who has had a number of surgeries and has adopted an unhealthy lifestyle. Leanne would like to keep on working until unable.	

Section 5 – Relationships, Caring

	RELATIONSHIPS			CARING		
Case	Marriage	Children	Divorce/ widowed	Caring children	Caring grandchildren	Caring other family
01	Married 1974 (25)	Girl 1979 Boy 1981 Boy 1984				With sisters provided care for mother until she moved into higher level care at 93
02	Married an	boy 1986		Oldest son 28 living at home		

	America n 1978 (23)	boy 1989		3-4 nights a week. Had mental health issues. Recovering. Younger son having psychological issues but getting help. Still somewhat financially responsible for children.		
03	Married in 1973, De-facto 12 months		Divorced 1979			Mother had Alzheimer's - originally called her every morning and then went over every morning on the way to work to help get ready for the day and eventually got care in for her.
04	Married 1966 (19), De-facto 1975-1986	boy 1967 girl 1969	Divorced 1974		Used to collect grandchildren from school one day a week and look after them on a needs basis.	Nursed Dad from 1969-1973, moved family into his home.
05	Married 1969 (21)		Divorced young			Helped younger sister raise her children until they were independent.
06	Married 1970 (17)	Boy 1978	Husband suicide after hospitalisation for acute	Son independent		Managed Father's financial affairs in his late life

			mental health 1980 (27)			
07	Married 1972 (20)	Girl 1971 (relinquished) Girl 1974 Boy 1975	Divorced 1987	39 year old daughter independent 37 year old son lives at home part time.		Cared for Father for some time whilst working until a carer moved in (girlfriend of father)
08	Married 1968 Current De-facto	Boy 1968 Boy 1969 Girl 1972 Girl 1974	Husband killed in a car accident 2000 (54)	Oldest daughter has a degree of disability so some involvement with her to help manage her life although living near, not with her.	Infrequent when they were small due to demands of work	Mother died quite quickly and was cared for by father. Father remarried and was cared for by wife.
09	De-facto 1974	Girl 1975 Boy 1977	Break down of de-facto 1978			From about 2010 cared for Father
10	Married 1975	Baby 1976 first of 4	Divorce in 2014 (domestic violence)	Children independent	Looks after two young grandchildren after church on Sundays	
11	Married	Baby 1975 Baby 1977		Children independent	Help with daughter's children. Flies to Queensland regularly to help out with kids.	Took 5 years off to spend time with mother during her illness until her death
12	Married	boy girl	Divorced	Son has mental health issues and lives at home. Her need to know that he would be	Provides occasional care as required, often in the evenings.	Mother had macular degeneration and is 89. Currently providing her with

				secure if anything happened to her is part of the reason she paid off her house. Works occasionally.		assistance but this will increase over time. Waiting for ACAT to get her into high level care.
13						Since mother turned 96 last year has required a lot of care (post retirement)
14	Married 1971 Re-married 1981 Married again mid 2000s	Girl 1974 Boy 1976 Boy 1982	Divorce 1977 Second Husband died in 2001	Children independent		
15						Provided support for mother when Father died in 1981 for about a year. Now provides some support although mother (89) still quite independent although she envisages an increase in support will be required.
16	Married 2000 (36)			N/A	N/A	No, plenty of siblings living in regional area.
17	Married 1982 (21)	First of four childre			Looks after grandchild on Saturday mornings so	Mother-in-law lived with them for 6-7 months in

		n 1984 (23)			daughter can work. Still contributing financially to three children that have had difficulty finding work.	2009 prior to moving into a nursing home
18	Married 1985 (29)	Boy 1986 Girl & Boy 1988		Younger son and girlfriend living at home trying to save up for a house. Impacts on potential to retire.		Both parents died when Helen in her early to mid-thirties, father-in-law died over 20 years ago, mother-in-law not requiring help but frequent visits involving 2 hours travel each way.
19	Married 1986	Boy 1990				Cousin brings mother in from country for heart specialist appointments
20	Married 1977 (21)	Boy 1984 Boy		Regular care one day a week for grandchildren until they reach school age.		
21	Married 1983 (25)	Boy 1987 Girl 1989				
22	Married 1987 (27)	Boy 1987 (27)		Son 28 has ABI but also managed to achieve a Bachelor of Behavioural Sciences. Has		Mother broke pelvis in October 2015 and has required significant care input.

				<p>been told ABI can put employers off, works as a peer mentor for other people with ABIs. Plans to move out in the near future</p>		
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